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# **2003 Survey of Retired Military**

## **Overview of Findings**

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# **2003 SURVEY OF RETIRED MILITARY: OVERVIEW OF FINDINGS**

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Policy officials from OUSD (P&R) contributing to the development of this survey included: Tom Tower and Saul Pleeter (Military Personnel Policy); Robert Opsut and Lt Col Michael Hartzell, USAF (Health Affairs); and Lin Porter, George Schaefer, and Ollie Smith (Military Community and Family Policy). Members of the Inter-Service Survey Coordinating Committee, including Charlie Hamilton (Air Force Personnel Center), Capt Parke Paulson (Headquarters, U.S. Marine Corps), Morris Peterson (Army Research Institute), and Paul Rosenfeld (Bureau of Naval Personnel) provided Service-specific perspectives and coordination.

DMDC's Program Evaluation Branch, under the guidance of Eric Wetzel, Branch Chief, was responsible for the development of the questionnaire. The lead developer on this survey was Brian Lappin.

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This report is based on preliminary analyses reported by Ramsberger, DiFazio, and McCloy (2004). Robert Tinney of DMDC served as the Contracting Officer's Technical Representative for this effort. He also led a team who reanalyzed the data and wrote this report, including Rachel Lipari of DMDC, as well as Jon C. Pennington, Sophia Carr-Friday, Owen Hung, Margaret Emma Holland, and Donna Walls, SRA International Inc. Mary Padilla and Deseree Stukes, also of SRA International Inc., offered guidance on presentation and formatting.

# **2003 SURVEY OF RETIRED MILITARY: OVERVIEW OF FINDINGS**

## **Executive Summary**

This report provides results of the *2003 Survey of Retired Military* (2003 SRM), the latest of the Department of Defense's (DoD's) periodic surveys of military retirees. The purpose of the survey was to address various aspects of retirees' lives, such as their retirement from the military, their employment situation during 2002, family and household information, use of commissaries and exchanges, disabilities, use and cost of medical services, and demographic information.

DoD had previously conducted two surveys of retired military personnel with similar objectives—one in 1977, the other in 1996. An additional focus of the 2003 SRM was assessing the post-Service experiences of individuals who retired from the military with disabilities.

### ***Background***

The 2003 SRM addressed aspects of the military retirement experience, including comparisons between standard of living before and after retiring from the military; satisfaction with civilian and military life; the outprocessing experience, including military transition assistance programs and preparation for the civilian job market; value of military experience for post-retirement jobs; reasons for retirement; and major activities immediately after retiring. Comparisons were made among subgroups defined by Service, paygrade group, disability rating, race/ethnicity, and age. Comparisons were also made depending on the decade in which individuals retired, with the population divided into three retirement cohorts: 1971-79, 1980-89, and 1990-2001.

Data were collected by postal mail and the Web from August through October 2003. The stratified random sample included 53,100 retirees who (1) had been on active duty in the Army, Navy, Marine Corps, or Air Force; (2) retired between January 1, 1971 and December 31, 2001; (3) received or were eligible for retirement pay; and (4) whose pay file address was in the 50 States or the District of Columbia. The responses represent an adjusted weighted response rate of 66%.

### ***Survey Population***

The SRM was designed to represent the population of active-duty retirees still alive on December 31, 2002 who retired between 1971 and 2001. The 2003 survey population of retired military personnel was predominantly male (96%), under 65 (75%), and non-minority (76%). Thirty-seven percent retired from the Air Force, 31% from the Army, 26% from the Navy, and 6% from the Marine Corps. Nearly half (45%) retired between 1990 and 2001, 27% retired between 1980 and 1989, and 29% retired between 1971 and 1979. More than half (56%) did not have a Department of Veterans Affairs (VA) disability rating at the time of the survey, whereas 10% had a disability rating of 60% or more.

Seventy-seven percent retired as enlisted members, compared to 23% who retired as officers. Among enlisted retirees, 30% left the military in 1971-1979, 26% in 1980-89, and 45% in 1990-2001. Percentages were similar for retired officers (26%, 30%, and 44%, respectively). Minorities were more than a quarter (28%) of enlisted retirees, compared to 9% of retired officers. Thirty-two percent of retired officers were 65 years or older, compared to 22% of enlisted retirees.

## ***Major Findings***

### ***Military Retirement***

***Reasons for Retirement.*** The most common reason (37%) retirees cited as a high influence on retiring from military service was their desire to begin a second career before becoming too old. Other factors highly influencing their decision were the desire to settle in a particular location and failure to be promoted (both 26%). The factors that the fewest retirees identified as having a high influence on their decision included limited employment and career opportunities for their spouse (7%), reaching the maximum age (4%), and not being accepted for reenlistment (3%).

***Outprocessing Experience.*** About half (53%) of retirees said they began their transition to civilian life less than three months before retiring. Another 31% indicated they began this transition three to six months before retirement, and 15% said they began seven or more months before retirement. Forty-five percent of retirees agreed they had sufficient time to prepare for the civilian job market, and 51% agreed their chain of command was supportive of their transition. Thirty-six percent of retirees agreed with the statement that officers were more likely to start their transition on time than enlisted members.

Since 1992, DoD has offered services under the Transition Assistance Program (TAP) to help retirees make the transition to civilian life. Seventy-eight percent of those who retired during 1992-2001 used one or more TAP services. VA benefits assistance (65%) and pre-separation counseling (59%) were the most commonly used services.

### ***Post-Service Experiences***

***Immediate Post-Service Activities.*** Seventy percent of retirees reported working immediately after retirement—63% full time, another 7% part time. Fewer retirees mentioned going to school full time (8%), not currently working but looking for work (7%), taking a break (7%), being permanently retired (4%), or caring for family (2%).

***Education.*** Thirty-three percent of retirees indicated they had increased their educational level since retirement, and 23% reported they had started or returned to college. Twenty-eight percent of retirees indicated they had retrained for new employment.

***Financial Decisions.*** Nearly three-fourths (73%) of retirees indicated they had created a savings or investment plan. More than half (57%) said they had created a will or living trust, and about one-third (36%) stated they had begun estate planning. Two-thirds of retirees indicated they shopped at military commissaries (64%) and/or exchanges (66%).

**Location Choices.** Eighty-four percent of retirees said they lived in homes they owned, including 23% who indicated they purchased their homes before retirement. Criteria frequently mentioned as high influences on retirees' choice of current location included climate, employment opportunities, proximity to a commissary or exchange, and prior ownership of a home in the area (each 42%). Other high influences included distance to military medical care (41%), proximity to family (40%), cost of living (36%), distance to civilian medical facilities (27%), and spouse's employment opportunities (26%).

## **Spouses**

**Marital Status and Military-shared Time.** Eighty percent of retirees indicated they were married at the time they took the survey, and 2% were separated. Another 11% of retirees said they were divorced, 3% were widowed, and 3% had never married. Among married<sup>1</sup> retirees, the average time in the military shared with their current spouse was 14 years. Thirty-six percent had 10 to 19 years of shared tenure with their spouse, and 31% had shared 20 or more years.

**Spouse Education and Employment.** More than half of married retirees indicated their spouse had attended college. Thirty-six percent of retirees indicated that their spouse had either attended some college or had obtained a two-year degree. Twelve percent had a spouse with a four-year college degree, and 11% had attended graduate school or had obtained a graduate degree. Among married retirees, 55% said their spouse was employed at least part time in 2002, the year before the survey. Thirty-three percent of married retirees indicated that their service in the military hindered their spouse's career, and 51% said it had no impact. Sixteen percent indicated that it helped their spouse's career.

## **Employment**

**Working Retirees.** More than two-thirds (69%) of retirees indicated they worked at least a few days during 2002. Sixty-seven percent of retirees employed in 2002 worked full time. Among retirees who were employed during 2002, retirees indicated they worked an average of 40 hours per week and 46 weeks per year. Of retirees who worked part time, 35% indicated that they did so because they wanted to work part time, and 12% indicated they did so because they could not find full-time work.

**Reasons for Not Working.** Of those retirees who did not work or look for work in 2002, about half (56%) indicated their main reason for not doing so was they were permanently retired, and 25% indicated they were not working or looking for work because they were ill or disabled. Retirees with a 60-70% or an 80-100% disability rating were more likely than retirees with no disability rating or a lower disability rating to indicate their disability was their main reason for not working (58% and 81%, respectively, vs. 12-23%).

**Principal Employer and Occupation.** In 2002, 56% of working retirees were employed by a private company. Retirees also worked for federal (16%), state (7%), or local (6%) governments. Self-employed retirees accounted for 11% of working retirees, whereas the rest worked for non-profit organizations (4%) or worked without pay (1%). Retirees who were

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<sup>1</sup> For the rest of this report, retirees who said they were either married or separated will be referred to as being married.

employed in 2002 worked in managerial or professional occupations (both 22%), blue-collar occupations (17%), services and office work (both 12%), transportation (8%), and sales (7%). Seventy-nine percent of working retirees expressed satisfaction with their principal job in 2002.

***Earnings and Benefits from Principal Employer.*** Retirees who worked in 2002 reported average pre-tax earnings including bonuses and overtime from their principal employer of \$43,529. Retirees who worked full time reported earnings twice as high on average as part-time workers (\$51,606 vs. \$26,698). Over half of working retirees indicated their principal employer provided them benefits, such as life/accident insurance (60%), health insurance (59%), a pension (56%), disability insurance (53%), or dental insurance (51%).

***Effects of Military Service on Subsequent Employment.*** Seventy percent of retirees who had entered the job market after retiring from the military indicated their military experience was valuable or very valuable in their post-retirement employment. Sixty-two percent of retirees who sought full-time employment indicated their military experience was helpful in finding a job after retirement. Thirty-five percent of retirees who had sought employment indicated that their military experience helped them obtain pay comparable to that of their civilian peers, whereas 48% said their experience had no effect. More than half of retirees who worked in 2002 indicated their principal job was somewhat (32%) or very (24%) related to their military training.

### ***Financial Situation***

The average household income for retirees, regardless of their marital status (including all spouse and retiree income), was \$80,852 in 2002. Married retirees had a higher average household income than unmarried retirees (\$86,425 vs. \$55,452).

Earnings accounted for over half of the average income that all retirees reported for themselves in 2002 (\$35,151 of \$63,992), and pensions (\$25,890) were the other main contributor. On average, retirees received \$2,201 in disability income and \$3,404 from stocks, bonds, and other investments. Married retirees indicated their spouses had an average total income of \$21,930 in 2002, \$16,610 of which came from earnings. The average pension income for spouses was \$3,382. Spouses received an average of \$2,229 from investments in 2002 and \$488 from disability income.

### ***Health and Medical Care***

***Health Status.*** Nearly all retirees reported being in good (51%) or very good (43%) health at the time of the survey. However, about half of retirees reported they had difficulty hearing normal conversation (52%) or seeing ordinary newsprint (44%). One in four indicated they had difficulty walking without assistance (26%) or lifting 10 pounds or more (23%). Sixty-one percent of retirees indicated they did not have a health problem or disability that prevented or limited their employment. Retirees were more likely to have a military-related than a non-military-related disability that adversely affected their employment (19% vs. 8%). Twelve percent of retirees indicated they had both a military-related and a non-military-related disability that affected their ability to work.

***Combat-Related Injuries and Disabilities.*** Four percent of retirees had been awarded a Purple Heart medal for injuries due to enemy action during hostilities. Forty-nine percent of all



retirees reported having a VA disability rating, and 43% of retirees indicated they received disability compensation. Twenty-six percent of retirees with a VA disability rating indicated their disabilities were combat related. Among retirees with a VA disability rating who indicated they had a combat-related disability, 39% indicated their disability was the result of armed conflict, 23% said it was due to hazardous service, 23% stated it resulted from duty under conditions simulating war, and 15% said it was from an instrumentality of war (e.g., war-related equipment or vehicles).

**Health Insurance Coverage.** Ninety-six percent of retirees have health insurance coverage, and 81% of retirees indicated they had TRICARE health insurance coverage. Sixty-seven percent reported having other health insurance coverage. Of retirees with health insurance coverage in addition to their military benefits, 27% indicated they had a self-financed private insurance program, 11% reported coverage from a spouse's medical benefits, and 8% reported having a self-financed military contract.

**Enrollment in Health Insurance Programs.** Among TRICARE programs, retirees were more likely to indicate they were enrolled in TRICARE Prime (33%), TRICARE Standard (28%), and/or TRICARE for Life (25%) than in TRICARE Retiree Dental (14%), TRICARE Dental and Other Insurance (4%), TRICARE Plus (2%), TRICARE Prime Remote (1%), and/or TRICARE Extra (1%). Retirees were more likely to report they were enrolled in Medicare (28%), an HMO/PPO (27%), a group health insurance plan (23%), and/or a supplemental health insurance plan (11%) than in an individual health insurance plan (5%), Medicaid (3%), a single health insurance plan (3%), or another type of health insurance plan (4%).

**Retiree and Family Health Care.** Retirees indicated their out-of-pocket costs for medical care for themselves and their families in 2002 averaged \$1,788. Sixty-eight percent of retirees indicated they had visited a civilian medical facility for their own health reasons. Fewer retirees indicated they had gone to a military facility (34%), VA clinic/hospital (26%), or Uniformed Services Health Plan facility (3%). Seventy-seven percent of retirees indicated they had seen a medical professional at a civilian medical facility in 2002. Fewer retirees had seen a medical professional at a military or VA medical facility (32% and 28%, respectively). Fifty-eight percent of retirees indicated at least one of their family members was eligible for coverage under their military health plan.

### ***Standard of Living and Satisfaction Level***

**Living Standard.** Fifty-nine percent of retirees reported their current economic standard of living was better than it had been in the military, 28% said it was the same, and 13% stated it was worse. Fifty percent of retirees indicated their economic standard of living was higher than that of civilian peers who did not serve in the military, but 20% indicated they had a lower standard of living.

**Satisfaction with Their Lives and Service.** The majority of retirees indicated satisfaction with their current civilian lives (81%) and their military service (90%). Eighty-two percent of retirees said they would recommend that young persons pursue an active-duty military career and half (54%) said they would recommend joining the Reserves.

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# **2003 SURVEY OF RETIRED MILITARY: OVERVIEW OF FINDINGS**

## **Chapter 1: Introduction**

### ***Purpose***

Since the 1970s, the Department of Defense (DoD) has conducted periodic research and studies on military retirees. The last of these surveys before 2003 was the *1996 Retired Military Personnel Survey* (1996 RMPS), which focused on issues related to military pensions and post-Service income, quality of life, retirement location, health care, and spouse employment. To update earlier findings, the Defense Manpower Data Center (DMDC) conducted the *2003 Survey of Retired Military* (2003 SRM). This survey addressed many of the same issues and concerns as previous surveys, including those listed above. An additional focus of the 2003 SRM was assessing the post-Service experiences of individuals who retired from the military with a disability.

This report provides an overview of the results of the 2003 SRM, including a descriptive analysis among key subgroups within the sample. The following chapters contain results from the 2003 SRM on topics such as retirement activities, employment history and current employment status, income, medical and spouse information, and assessments of satisfaction with both military careers and civilian lives. Tabulations of all responses by subgroups are provided by DMDC (2004b). Comparisons of disabled and non-disabled retirees are examined in detail in a separate report (Mackin and Darling, 2004).

### ***Survey Methodology***

#### ***Survey Instrument***

The 2003 SRM incorporated survey measures developed for DMDC survey research on retirees. The questions were grouped under several broad headings, including military retirement, employment situation in 2002, family and household information, use of commissaries and exchanges, combat-related disabilities, use and cost of medical services, and background information. The 2003 SRM was modeled on previous DMDC surveys of retirees, particularly those included in the 1996 RMPS. For more information on the 1996 RMPS results, see Cardell, Lamoreaux, Stromsdorfer, Wang, and Weeks (1997). A copy of the 2003 SRM questionnaire is provided in the appendix.

#### ***Survey Administration***

DMDC administered the survey between August and October 2003, using both mail and Web procedures designed to maximize response rates. These procedures involved sending a pre-notification letter to sample members, mailing and posting the survey instrument on the Web site, sending a series of follow-up messages to encourage additional responses. On August 19, 2003, a pre-notification letter explaining the survey and soliciting participation was sent to sample members. A package containing the questionnaire was subsequently mailed, followed by two waves of letters thanking individuals for returning the questionnaire and asking those who

had not completed and returned the survey to do so. An online version of the survey was available from August 20 to October 8, 2003. For more details on survey administration, see DMDC (2004a).

### **Sample Design and Data Weighting**

The population of interest for the 2003 SRM consisted of all active-duty retirees from the Army, Navy, Marine Corps, and Air Force; who were identified in the DMDC's February 2003 Military Retiree Pay File as having a retirement date between January 1, 1971 and December 31, 2001; who were receiving or were eligible to receive retirement pay; and whose address on the pay file was in the 50 States or the District of Columbia. A single-stage, nonproportional stratified random sampling procedure was used to ensure an adequate sample of 53,100. The sampling frame was stratified by Service, paygrade group, retirement cohort, disability rating, race/ethnicity, and age.

After the August 19–October 8, 2003 fielding of the survey, the data were weighted so the results could be generalized to the population of interest (i.e., military retirees as of December 31, 2002). The weights reflected the probability of selection and nonresponse rates, because they were derived from a technique called *poststratification* that improves the accuracy of survey estimates by incorporating information about the distribution of important characteristics (e.g., cohort, paygrade) in the survey population. The responses represent an adjusted weighted response rate of 66%. For more details on sampling and weighting, see Kroeger, Flores-Cervantes, Jones, and Wilson (2004).

### **Estimation Procedures**

The 2003 SRM used a complex sample design that required weighting to produce population estimates. This design and weighting results in underestimation of standard errors and variances by standard statistical software, which influences tests of statistical significance. To accommodate the features of complex design and weighting, margins of error calculated in SAS 8.0 using Taylor's linearization variance estimation<sup>2</sup> were used in this report.

By definition, sample surveys are subject to sampling error. Standard errors are estimates of random variation around population parameters, such as a percentage or mean. The analysis in this report used margins of error (95% confidence intervals) to represent the degree of uncertainty introduced by a sample and weighting.<sup>3</sup>

In this report, pairs of percentage estimates were compared to see if they were statistically significant. When the margin of error of the first percentage estimate overlapped the margin of error of the second percentage estimate, the difference between the two estimates was

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<sup>2</sup> Because of nonproportional sampling and differential weighting, only certain statistical software procedures, such as Taylor's linearization variance estimation in SAS 8.0, correctly calculate standard errors, variances, or tests of statistical significance.

<sup>3</sup> The margin of error reflects the degree of certainty that the percentage or mean would fall within the interval in repeated samples of the population. For example, if 55% of sampled individuals selected an answer and the margin of error was  $\pm 3$ , then, in 95% of repeated samples from the same population, the percentage of individuals selecting the same answer would be between 52% (55 minus 3) and 58% (55 plus 3).



assumed to be not statistically significant. When the two margins of error did not overlap, the difference was deemed statistically significant.

Because only results that are statistically significant are described in the narrative in this report, the use of the word “significantly” would be redundant. Table titles describe the subgroup and dependent variables presented in the table. Unless otherwise specified, the numbers in the tables are percentages with the margins of error stated in the table.<sup>4</sup> To enhance readability, this report does not present all statistical data. Further tabulations are reported by DMDC, 2004b.

### ***Analytic Procedures***

Survey results are tabulated in this report for the following subgroups—Service, paygrade group, retirement cohort, disability rating, race/ethnicity, and age. Variables for subgroups were created in three different ways. For the retirement cohort and disability variables, data were created directly from the retiree’s personnel record. For the race/ethnicity variable, data were created from the retiree’s survey responses about their race and ethnicity. For the Service, paygrade group, and age variables, data were imputed from the retiree’s personnel record only if the retiree did not provide survey data for those variables.

Subgroups were constructed as follows:

- Branch of Service—Army, Navy, Marine Corps, and Air Force
- Paygrade Group—Enlisted and Officer
- Retirement Cohort—1971-1979, 1980-1989, 1990-2001
- Disability<sup>5</sup>—None, 0-20%, 30-50%, 60-70%, and 80-100%
- Race/Ethnicity—Minority and Non-Minority
- Age—Under 65 years old and 65 years old or older

### ***Overview of Retiree Characteristics***

A summary of the 2003 survey sample is in Table 1. Of the survey sample, retirees were predominantly male (96%), under 65 (75%), and non-minority (76%). Thirty-seven percent retired from the Air Force, 31% from the Army, 26% from the Navy, and 6% from the Marine Corps. Forty-five percent of the retirees left the military between 1990 and 2001. Twenty-seven percent of retirees left the military between 1980 and 1989, and 29% retired between 1971 and 1979.

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<sup>4</sup> Tables were simplified in this report by reporting the largest margin of error of any of the estimates reported in the table. The report includes findings that are within the margin of error for each subgroup, which may be smaller than the margin of error stated in the table.

<sup>5</sup> DMDC determined disability ratings based on Department of Veterans Affairs ratings from personnel records.

At the time of this survey, 56% of retirees lived in the South, 26% in the West, 12% in the Midwest, and 7% in the Northeast. Fifty-six percent of retirees in the sample had no disability rating on record with the Department of Veterans Affairs at the time of the survey, whereas 10% reported a disability rating of 60% or more.

Seventy-seven percent of the sample retired as enlisted members, compared to 23% who retired as officers. Among enlisted retirees, 30% left the military in 1971-1979, 26% in 1980-89, and 45% in 1990-2001. Percentages were similar for retired officers (26%, 30%, and 44%, respectively). Minorities comprised more than a quarter (28%) of enlisted retirees, compared to 9% of retired officers. Thirty-two percent of retired officers were 65 years or older, compared to 22% of enlisted retirees.

### ***Organization of Report***

This report is divided into eight chapters. Chapter 2 provides results of the 2003 SRM on the military retirement experience, including reasons for retiring, outprocessing, and preparation for the civilian job market. Chapter 3 describes retirees' post-Service experiences, including their activities immediately following retirement, additional training or education obtained, ownership of their primary residence, and factors that influenced their choice of current location, including use of commissaries and exchanges. Chapter 4 examines findings on retirees' spouses and details their educational levels and activities, as well as the effect of the military on spouses' careers. Chapter 5 provides details about the employment situation of retirees. This chapter includes information about retirees' employment in 2002, including type of principal employer, occupational category, pay, and benefits. Chapter 6 discusses financial issues and includes information concerning total household income and spouse income. The focus of Chapter 7 is on retiree health and medical care, including factors affecting health status, such as combat-related disabilities and the use of health benefits and services. Chapter 8 examines retirees' satisfaction with their standard of living and details the effect of military service on employment after retirement.

**Table 1.**  
**Percentage of Officer and Enlisted Retirees in 2003 SRM, by Demographic Characteristics**

<b>Category</b>	<b>Total</b>	<b>Enlisted</b>	<b>Officers</b>
<i>Total</i>	100	77	23
<i>Branch of Service</i>			
Army	31	30	35
Navy	26	26	23
Marine Corps	6	6	6
Air Force	37	38	35
<i>Paygrade Group</i>			
Enlisted	77	100	0
Officers	23	0	100
<i>Retirement Cohort</i>			
1971-1979	29	30	26
1980-1989	27	26	30
1990-2001	45	45	44
<i>Disability Rating</i>			
None	56	55	59
0-20%	20	19	21
30-50%	14	15	14
60-70%	5	5	4
80-100%	5	6	3
<i>Race/Ethnicity</i>			
Minority	24	28	9
Non-Minority	76	72	91
<i>Age</i>			
Under 65 Years Old	75	78	68
65 Years Old or Older	25	22	32
<i>Gender</i>			
Male	96	96	95
Female	4	4	5
<i>U.S. Census Region<sup>a</sup></i>			
Northeast	7	7	6
Midwest	12	13	9
South	56	55	58
West	26	25	26

2003 SRM Q103, 104, 105, 106, 110, 111, 112, & 114

Margin of error within  $\pm 2$

<sup>a</sup> This survey was designed to exclude retirees not living in the 50 States and the District of Columbia.

## **Chapter 2: Retirement**

This chapter presents results on the military retirement experiences of 2003 SRM respondents. This discussion includes reasons for retiring, experiences of outprocessing, and preparations for the civilian job market.

### ***Reasons for Retirement***

Retirees were asked what factors influenced their decision to retire from the military. They were asked to rate the influence of 24 factors on their decision. As shown in Table 2, the factors that the most retirees identified as having a high influence on their decision to retire included the desire to start a second career (37%), the desire to settle in a certain location (26%), and failure to be promoted (26%). The factors that the fewest retirees identified as having a high influence on their decision included not being accepted for reenlistment (3%), reaching the maximum age (4%), and limited employment and career opportunities for their spouse (7%). For each of the factors listed in Table 2, 48-96% of retirees indicated that the factor had no influence on their decision to retire.

**Table 2.**  
***Percentage of Retirees Who Indicated Influences on Retirement Decision***

<b>Reason for Retirement</b>	<b>High Influence</b>	<b>Some Influence</b>	<b>No Influence</b>
Start second career before becoming too old	37	15	48
Desire to settle in a particular location	26	14	60
Failed to be promoted	26	9	66
Reached maximum time in grade	22	5	73
No economic advantage to remaining	21	14	66
Dissatisfied with military leadership	20	16	64
Possibility of undesirable assignments	20	11	68
Poor promotion possibilities in service	20	11	69
Time spent away from home	17	14	68
Overall job satisfaction	16	16	68
Better advancement opportunity as civilian	16	13	71
Family wanted me to retire	15	11	74
Pay and allowances	14	13	73
Needed more money	13	11	76
Health/disability	12	5	83
Dissatisfied with military life	11	13	76
Frequency of PCS moves	10	12	78
Had a good civilian job offer	11	6	82
Continue my education	9	9	81
Downsizing	8	5	87
Involuntarily retired	8	1	91
Limited spouse employment and career opportunities	7	8	84
Reached maximum age	4	4	93
Not accepted for reenlistment	3	1	96

2003 SRM Q17a-17x

Margin of error within  $\pm 1$

Table 3 on pages 10 and 11 shows the percentage of retirees, broken down by subgroups, who indicated different reasons as high influences on their decision to retire. Enlisted retirees were more likely than retired officers to indicate that high influences on their decision to retire included dissatisfaction with military leadership (21% vs. 16%), poor promotion possibilities in the military (20% vs. 17%), time spent away from home (19% vs. 13%), pay and allowances (15% vs. 9%), need for more money (14% vs. 9%), health/disability (14% vs. 6%), dissatisfaction with military life (12% vs. 8%), obtaining more education (11% vs. 5%), and failure to be accepted for reenlistment (4% vs. 0%). Retired officers were more likely than enlisted retirees to indicate having a good civilian job offer (16% vs. 10%) and involuntary retirement (13% vs. 6%) as high influences on their retirement decision.

Retirees in the 1990-2001 cohort were more likely than retirees in the other cohorts to cite failure to be promoted (30% vs. 22-23%), reaching maximum time in grade (30% vs. 15-17%), dissatisfaction with military leadership (24% vs. 15-19%), poor promotion probabilities (23% vs. 15-19%), and downsizing (15% vs. both 3%) as high influences on their decision to retire. Retirees in the 1971-1979 cohort were slightly less likely than retirees in later cohorts to indicate limited spouse employment opportunities as a reason for retiring (5% vs. 8-9%).

Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate that high influences on their retirement decision included reaching the maximum time in grade (16% vs. 21-25%), failure to be promoted (17% vs. 21-27%), desire to start a second career (19% vs. 26-40%), desire to settle in a particular location (16% vs. 21-27%), and lack of economic advantage to remaining in the military (14% vs. 19-22%). Retirees with an 80-100% disability rating were more likely than retirees with no disability rating or a lower disability rating to cite health/disability (59% vs. 4-41%) and involuntary selection for retirement (19% vs. 6-12%) as high influences on their decision. Retirees with a 60-70% or an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate that having a good civilian job offer was a high influence on their decision to leave the military (both 7% vs. 10-13%).

Minority retirees were more likely than non-minority retirees to indicate reaching the maximum time in grade (28% vs. 20%), health/disability (14% vs. 11%), and wanting to continue their education (14% vs. 8%) as high influences on their decision to retire. Non-minorities were more likely than minority retirees to indicate the possibility of poor assignments as a high influence on their decision to retire (21% vs. 17%).

Retirees under 65 were more likely than older retirees to indicate that high influences on the decision to retire included the desire to start a second career (38% vs. 34%), dissatisfaction with military leadership (22% vs. 14%), health/disability (14% vs. 6%), dissatisfaction with military life (12% vs. 9%), downsizing (10% vs. 3%), and limited spouse employment opportunities (8% vs. 5%). Retirees 65 and over were more likely than younger retirees to indicate reaching the maximum age as a high influence on their decision to retire (7% vs. 3%).

Table 3.

*Percentage of Retirees Who Indicated High Influences on Retirement Decision, by Demographic Characteristics*

Reason for Retirement	Branch Of Service			Paygrade Group		Retirement Cohort		
	Army	Navy	Marine Corps	Air Force	Enlisted Officers	1971-1979	1980-1989	1990-2001
Start second career before becoming too old	35	36	37	39	36	39	36	37
Desire to settle in a particular location	24	25	23	28	25	27	25	26
Failed to be promoted	23	28	21	27	25	28	23	30
Reached maximum time in grade	20	23	17	24	23	20	15	30
No economic advantage to remaining	19	21	16	23	21	21	22	20
Dissatisfied with military leadership	20	21	16	20	21	16	15	24
Possibility of undesirable assignments	18	20	16	23	20	20	20	20
Poor promotion possibilities in service	17	22	12	21	20	17	19	23
Time spent away from home	16	24	19	13	19	13	18	18
Overall job satisfaction	16	15	12	16	16	14	13	17
Better advancement opportunity as civilian	15	15	12	18	16	17	16	17
Family wanted me to retire	14	18	15	13	15	14	17	14
Pay and allowances	13	14	11	16	15	9	16	13
Needed more money	12	13	11	13	14	9	14	12
Health/disability	17	11	18	7	14	6	12	12
Dissatisfied with military life	12	11	9	11	12	8	10	12
Frequency of PCS moves	11	9	11	9	10	9	11	9
Had a good civilian job offer	11	10	12	13	10	16	12	10
Continue my education	10	10	10	8	11	5	11	9
Downsizing	9	9	5	8	8	10	3	15
Involuntarily retired	9	8	7	6	6	13	7	9
Limited spouse employment and career opportunities	9	7	8	6	8	6	5	9
Reached maximum age	4	4	3	3	3	4	4	3
Not accepted for reenlistment	4	2	4	4	4	0	4	3
2003 SRM Q17a-17x								
						Margin of error within ±3		

**Table 3.**  
**Percentage of Retirees Who Indicated High Influences on Retirement Decision, by Demographic Characteristics (Continued)**

Reason for Retirement	Disability Rating					Race/Ethnicity		Age	
	None	0-20%	30-50%	60-70%	80-100%	Minority	Non-Minority	Under 65	65 Years or Older
Start second career before becoming too old	40	38	34	26	19	36	38	38	34
Failed to be promoted	27	26	25	21	17	28	25	26	23
Desire to settle in a particular location	27	26	24	21	16	24	26	26	24
Reached maximum time in grade	22	24	25	21	16	28	20	22	21
No economic advantage to remaining	22	21	20	19	14	18	21	21	20
Dissatisfied with military leadership	19	20	23	22	18	20	20	22	14
Possibility of undesirable assignments	21	21	19	15	13	17	21	21	19
Poor promotion possibilities in service	20	19	20	18	15	20	19	20	18
Time spent away from home	19	17	17	14	13	17	17	18	16
Overall job satisfaction	15	16	16	16	14	16	15	16	13
Better advancement opportunity as civilian	17	16	15	12	10	17	16	17	14
Family wanted me to retire	16	14	14	13	11	13	16	15	16
Pay and allowances	15	13	15	13	12	14	14	14	14
Needed more money	13	11	12	12	11	14	12	13	12
Health/disability	4	8	22	41	59	14	11	14	6
Dissatisfied with military life	11	11	12	12	10	11	11	12	9
Frequency of PCS moves	10	10	10	9	8	9	10	10	10
Had a good civilian job offer	13	11	10	7	7	10	12	11	12
Continue my education	9	9	11	11	10	14	8	9	10
Downsizing	8	9	9	7	5	9	8	10	3
Involuntarily retired	6	7	9	12	19	8	7	8	6
Limited spouse employment and career opportunities	7	8	9	8	7	9	7	8	5
Reached maximum age	3	3	4	5	5	4	3	3	7
Not accepted for reenlistment	3	3	4	5	6	5	3	3	4

2003 SRM O17a-17x

Margin of error within ±3

2003 SRM Q17a-17x

Margin of error within ±3



## ***Outprocessing***

The 2003 SRM included questions concerning retirees' experiences of outprocessing from the military. These questions assessed satisfaction with the process, use of transition assistance programs, and perceptions of preparedness to enter the civilian job market.

Table 4 shows retirees' timelines for conducting their outprocessing. Over half (53%) of retirees indicated they began their transition from the military less than three months before retirement, although 31% indicated they started the process three to six months before retirement. Eleven percent of retirees began their outprocessing seven to twelve months before leaving the military, and 4% began their outprocessing more than twelve months before retiring.

Army retirees were more likely than retirees from the other Services to indicate they began transition processing less than three months before retirement (58% vs. 50-51%). Enlisted retirees were slightly more likely than retired officers to have started their transition process less than three months before retirement (54% vs. 50%). Retirees in the 1990-2001 cohort were less likely than retirees in the other cohorts to have begun their retirement transition less than three months before exiting (40% vs. 62-66%). Retirees in the 1990-2001 cohort were also more likely than retirees in the other cohorts to indicate they started their transition process three to six months before retirement (40% vs. both 24%) or seven to twelve months before retirement (15% vs. 7-10%). Retirees with an 80-100% disability rating were more likely than retirees with no disability rating or a lower disability rating to indicate they began their transition process three months before retirement (62% vs. 49-56%), and they were less likely to indicate they began the transition three to six months before (22% vs. 29-34%). Non-minority retirees were more likely than minority retirees to have begun transition processing less than three months before retirement (55% vs. 47%). Retirees under 65 were more likely than retirees 65 and over to indicate they began their transition process three to six months (33% vs. 25%) or seven to twelve months (13% vs. 7%) before retirement, whereas older retirees were more likely to have begun their transition process three months before retirement (64% vs. 49%).

**Table 4.**  
**Percentage of Retirees Who Indicated Months Before Retirement Transition Processing**  
**Begun, by Demographic Characteristics**

<b>Category</b>	<b>Less than 3 Months</b>	<b>3-6 Months</b>	<b>7-12 Months</b>	<b>13 Months or More</b>
<i>Total</i>	53	31	11	4
<i>Branch of Service</i>				
Army	58	30	9	3
Navy	50	32	13	5
Marine Corps	51	28	14	6
Air Force	51	33	12	4
<i>Paygrade Group</i>				
Enlisted	54	31	11	4
Officers	50	32	13	5
<i>Retirement Cohort</i>				
1971-1979	66	24	7	4
1980-1989	62	24	10	4
1990-2001	40	40	15	5
<i>Disability Rating</i>				
None	54	31	11	4
0-20%	49	34	12	5
30-50%	50	33	12	5
60-70%	56	29	11	4
80-100%	62	22	9	7
<i>Race/Ethnicity</i>				
Minority	47	34	14	5
Non-Minority	55	30	11	4
<i>Age</i>				
Under 65 Years Old	49	33	13	5
65 Years Old or Older	64	25	7	3

2003 SRM Q10

Margin of error within  $\pm 3$

Table 5 shows the percentage of retirees who agreed with the following statements: (1) they had sufficient time to prepare for the civilian job market, (2) their chain of command was supportive of the transition process, and (3) officers were more likely than enlisted members to start their transition on time. Slightly more than half (51%) of retirees agreed that their chain of command was supportive when they began their transition processing, and 45% of retirees agreed they had sufficient time to prepare for the civilian job market. More than a third (36%) of retirees agreed that officers were more likely than enlisted members to have begun their transition processing on time.

Retired officers were more likely than enlisted retirees to agree they had sufficient time to prepare (54% vs. 42%) and to agree that their chain of command was supportive of their transition (57% vs. 49%). Enlisted retirees were more than twice as likely as retired officers to agree that officers were more likely than enlisted members to start their transition on time (41% vs. 20%). Retirees in the 1990-2001 cohort were more likely than retirees in the other cohorts to agree they had sufficient time to prepare (54% vs. 37-38%) and to agree that their chain of command was supportive of their transition out of the military (59% vs. 43-44%). Retirees in the 1971-1979 cohort were slightly less likely than retirees in the other cohorts to agree that officers were more likely to start their transition on time than enlisted members (33% vs. 37-38%). Retirees with a 60-70% or an 80-100% disability rating were less likely to agree they had sufficient time to prepare for the transition to civilian life (38% and 30%, respectively, vs. 44-47%). Retirees with an 80-100% disability rating were less likely to agree that their chain of command was supportive of their transition (40% vs. 46-52%). More minority than non-minority retirees agreed that officers were more likely than enlisted members to start their transition on time (45% vs. 33%). More retirees under 65 than retirees 65 and over agreed officers were more likely than enlisted members to start their transition on time (38% vs. 30%).

**Table 5.**  
**Percentage of Retirees Who Agreed With Statements on Transition to Civilian Job Market, by**  
**Demographic Characteristics**

<b>Category</b>	<b>Had Sufficient Time to Prepare</b>	<b>Chain of Command Supportive of Transition</b>	<b>Officers More Likely to Start Transition On Time</b>
<i>Total</i>	45	51	36
<i>Branch of Service</i>			
Army	43	50	42
Navy	46	52	35
Marine Corps	44	52	38
Air Force	46	50	32
<i>Paygrade Group</i>			
Enlisted	42	49	41
Officers	54	57	20
<i>Retirement Cohort</i>			
1971-1979	38	44	33
1980-1989	37	43	38
1990-2001	54	59	37
<i>Disability Rating</i>			
None	47	52	35
0-20%	46	52	36
30-50%	44	50	40
60-70%	38	46	41
80-100%	30	40	40
<i>Race/Ethnicity</i>			
Minority	44	50	45
Non-Minority	45	51	33
<i>Age</i>			
Under 65 Years Old	45	51	38
65 Years Old or Older	43	48	30
2003 SRM Q11a-Q11c			Margin of error within $\pm 4$

In 1992, the Services began offering programs and services designed to assist active-duty members making the transition to civilian life. These programs and services became known as the Transition Assistance Program (TAP). TAP services include job-search assistance and related services designed to enhance the separating Service member's ability to compete for jobs in the civilian job market. Those who retired in 1992 or later were asked if they had participated in TAP services. As shown in Table 6, 78% of retirees who retired in 1992 or later indicated they had participated in TAP. The most frequently used TAP services were VA benefits assistance (65%) and pre-separation counseling (59%), whereas Department of Labor seminars (29%) and executive transition courses (15%) were used less frequently.

Army retirees were less likely than retirees from the other Services to indicate they participated in TAP services (68% vs. 80-88%). Air Force retirees were more likely than retirees from the other Services to have used pre-separation counseling (65% vs. 56-57%). Enlisted retirees were more likely than retired officers to indicate they participated in TAP services (80% vs. 72%). Specifically, enlisted retirees were more likely than retired officers to have participated in pre-separation counseling (62% vs. 50%), VA benefits assistance (66% vs. 60%), and Department of Labor seminars (31% vs. 20%). However, retired officers were more likely than enlisted retirees to have participated in an executive transition course (22% vs. 13%). Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate they participated in TAP services (70% vs. 78-81%). In particular, retirees with an 80-100% disability rating were less likely than other retirees to indicate they underwent pre-separation counseling (51% vs. 58-64%). Minority retirees were slightly more likely to have used TAP services than non-minority retirees (81% vs. 77%). Specifically, minority retirees were more likely to have used pre-separation counseling than non-minorities (66% vs. 57%).

**Table 6.**  
**Percentage of Retirees Who Retired in 1992 or Later and Participated in a Transition Assistance Program, by Demographic Characteristics**

Category	Any Overall Transition Assistance Program	Specific Services			
		Pre-Separation Counseling	Department of Labor Seminar	Executive Transition Course	VA Benefits Assistance
<i>Total</i>	78	59	29	15	65
<i>Branch of Service</i>					
Army	68	56	25	13	59
Navy	88	57	30	17	68
Marine Corps	82	57	30	16	67
Air Force	80	65	31	15	67
<i>Paygrade Group</i>					
Enlisted	80	62	31	13	66
Officers	72	50	20	22	60
<i>Disability Rating</i>					
None	78	58	27	14	59
0-20%	78	60	31	16	68
30-50%	80	62	30	16	72
60-70%	81	64	30	16	73
80-100%	70	51	25	13	64
<i>Race/Ethnicity</i>					
Minority	81	66	30	14	67
Non-Minority	77	57	28	15	63

2003 SRM Q5 & Q6a-6d

Margin of error within  $\pm 5$

*Note.* The percentage of retirees by retirement cohort and age who participated in the transition assistance programs are not shown because the analysis is limited to retirees who left the military between 1992 and 2001.

### **Chapter 3: Post-Service Experiences**

This chapter focuses on retirees' experiences following military retirement. Topics discussed include activities immediately after retiring from the military, additional training/education, financial activities, participation in veterans groups, location/relocation, ownership or rental of primary residence, and use of military commissaries and exchanges.

#### ***Major Activity Immediately Following Retirement***

Retirees were asked to indicate their major activity immediately following retirement. As shown in Table 7, 63% of retirees worked full time, and 7% worked part time during this period. Other common options included going to school full time (8%), not working but looking for work (7%), taking a break (7%), being permanently retired (4%), and staying home/taking care of family (2%). Retirees in the 1971-1979 cohort were more likely than retirees in the other cohorts to indicate they were attending school full time (10% vs. both 7%), and they were less likely to indicate they were not working but were looking for work (5% vs. both 8%) or taking a vacation/break (5% vs. 7-9%).

Among those with a disability rating, the likelihood that the retiree worked full time decreased as their disability rating increased. Sixty-four percent of retirees with a 0-20% disability rating worked full time, compared to 38% of those with an 80-100% disability rating. Retirees with an 80-100% disability rating were more likely than those with a lower or no disability rating to consider themselves permanently retired after leaving the military (26% vs. 3-11%). Although the majority of both non-minority and minority retirees were working full time, minority retirees were slightly more likely to indicate they were working part time but looking for full-time employment (6% vs. 3%).

Regardless of age at the time of the survey, the majority of retirees were employed immediately after military retirement, although those 65 and over were slightly more likely to be permanently retired than those under 65 (7% vs. 3%). Retirees under 65 were slightly more likely than those 65 and over to indicate they were not currently working but were looking for work (8% vs. 5%) or that they were taking a vacation/break (8% vs. 5%).

#### ***Education-Related Retirement Activities***

As indicated above, 8% of retirees indicated that going to school was their major activity immediately after retirement (Table 7). Even though going to school might not have been their major activity immediately after retirement, retirees often did increase their educational levels after retirement (Table 8, p. 22). For example, retirees were asked to indicate their educational levels both when they retired from the military and when they took the survey. If the retiree indicated having a higher educational level when they received the survey than when they retired, they were classified as having increased their educational level (e.g., from a high school diploma to a two-year college degree). According to this calculation, 33% of retirees had increased their educational level while they were retired.

**Table 7.**  
**Percentage of Retirees Who Indicated Major Activity Immediately Following Retirement, by Demographic Characteristics**

Category	Working full time (include self-employment)	Working part time (include self-employment)	Working part time, but looking for full-time work	Not working, but looking for work	Stayed home/took care of family	Took a break/vacation	Permanently retired	Going to school full time	Going to school part time
<i>Total</i>	63	3	4	7	2	7	4	8	1
<i>Branch of Service</i>									
Army	62	3	4	7	2	7	6	9	1
Navy	64	3	3	7	2	9	3	7	1
Marine Corps	65	3	4	6	2	7	4	9	1
Air Force	63	3	4	8	2	7	4	7	1
<i>Paygrade Group</i>									
Enlisted	63	3	4	7	2	7	4	8	1
Officers	62	4	2	8	2	8	5	6	1
<i>Retirement Cohort</i>									
1971-1979	64	3	3	5	1	5	7	10	2
1980-1989	64	3	4	8	2	7	5	7	1
1990-2001	62	3	5	8	3	9	2	7	1
<i>Disability Rating</i>									
None	67	3	4	7	2	7	3	6	1
0-20%	64	3	4	8	2	7	3	9	1
30-50%	59	3	4	8	3	8	4	10	1
60-70%	50	3	4	9	3	7	11	12	2
80-100%	38	3	4	7	4	5	26	11	2
<i>Race/Ethnicity</i>									
Minority	62	2	6	7	3	7	4	8	2
Non-Minority	64	3	3	8	2	7	4	8	1
<i>Age</i>									
Under 65 Years Old	63	3	4	8	2	8	3	8	1
65 Years Old or Older	64	4	3	5	1	5	7	9	2

Margin of error within ±3

2003 SRM Q20



As shown in Table 8, enlisted retirees were more likely than retired officers to indicate they had increased their educational level after retirement (40% vs. 16%). Retirees in the 1971-1979 cohort were more likely than retirees in the other cohorts to indicate they had increased their educational level after retirement (44% vs. 28-32%). Retirees with an 80-100% disability rating were more likely than retirees with no disability rating or a lower disability rating to indicate they had increased their education after leaving the military (44% vs. 30-39%). Minority retirees were more likely than non-minorities to indicate they had increased their educational level after retirement (41% vs. 30%).

Also shown in Table 8 are the percentages of retirees who had already retrained for new employment (28%) or started/returned to college (23%). Fifteen percent of retirees said they planned to do each of these activities. Retirees from the Air Force were slightly less likely than retirees from the other Services to indicate they planned to retrain for new employment (12% vs. 16-18%) or to attend college (13% vs. 16-17%), although they were no less likely to have actually done so. Although retired officers and enlisted retirees were equally likely to have been retrained for new employment, more enlisted retirees than officers planned to do so (17% vs. 8%). Enlisted retirees were more likely than retired officers to go to college after retirement (25% vs. 19%).

Retirees under 65 and those in the 1990-2001 cohort were more likely than older retirees or retirees in less recent cohorts to have retrained for new employment (31% vs. 20%; 33% vs. 21-27%, respectively). Similarly, retirees under 65 and those in the 1990-2001 cohort were also more likely to be attending college (24% vs. 20%; 26% vs. 21-22%, respectively). Retirees under 65 were more likely than those 65 and over to plan to retrain for employment and to return to college (18% vs. 7%; 19% vs. 5%, respectively). Retirees in the 1990-2001 cohort were more likely to retrain for new employment (22%) than retirees in the 1971-1979 or 1980-1989 cohorts (8% and 10%, respectively). Retirees from the most recent cohort were also more likely to return to college (25%) than retirees in the 1971-1979 or 1980-1989 cohorts (6% and 9%, respectively).

Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to retrain for new employment (19% vs. 27-31%). Non-minority and minority retirees were equally likely to retrain for new employment following retirement; however, minority retirees were more than twice as likely to indicate that they planned to retrain (25% vs. 12%). Minority retirees were more likely to attend college or to plan to attend college than non-minority retirees (29% vs. 22%; 27% vs. 11%, respectively).

**Table 8.**  
**Percentage of Retirees Involved in Education-Related Activities, by Demographic Characteristics**

Category	Increased Educational Level	Retrained for new employment		Started or returned to college	
		Has Done	Planned to Do	Has Done	Planned to Do
<i>Total</i>	33	28	15	23	15
<i>Branch of Service</i>					
Army	34	29	16	24	17
Navy	34	28	18	24	16
Marine Corps	36	30	16	25	17
Air Force	31	28	12	23	13
<i>Paygrade Group</i>					
Enlisted	40	29	17	25	17
Officers	16	28	8	19	9
<i>Retirement Cohort</i>					
1971-1979	44	21	8	22	6
1980-1989	32	27	10	21	9
1990-2001	28	33	22	26	25
<i>Disability Rating</i>					
None	30	28	14	21	14
0-20%	34	30	16	26	17
30-50%	38	31	19	28	19
60-70%	39	27	18	28	18
80-100%	44	19	14	24	14
<i>Race/Ethnicity</i>					
Minority	41	29	25	29	27
Non-Minority	30	28	12	22	11
<i>Age</i>					
Under 65 Years Old	32	31	18	24	19
65 Years Old or Older	36	20	7	20	5

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Margin of error within  $\pm 4$

### ***Financial Planning Activities***

In addition to education and training, retirees were asked about a number of other activities (Table 9). The majority of retirees, within all subgroups, indicated that financial planning was a priority for them. Seventy-three percent indicated they had created a savings or investment plan, 57% had created a will or living trust, and 36% had begun estate planning. Retired officers were more likely than enlisted retirees to have already set up a savings/investment plan (87% vs. 68%), to have established a will or living trust (72% vs. 52%), or to have started estate planning (56% vs. 30%). Retirees in the 1980-1989 cohort were more likely than retirees in the other cohorts to have set up a savings or investment plan (77% vs. 71-72%). Retirees under 65 and those in the 1990-2001 cohort were less likely than older retirees or those in less recent cohorts to have established a will or living trust (52% vs. 70%; 49% vs. 61-69%, respectively). Retirees under 65 and those in the 1990-2001 cohort were also less likely to have started estate planning (33% vs. 45%; 29% vs. 42-43%, respectively). As retiree disability ratings increased, the likelihood that the retiree had established a savings or investment plan decreased; 74-76% of retirees with no disability rating or those with a rating of 0-20% had a savings or investment plan, and 59% of retirees with an 80-100% disability rating had a plan. Retirees with either no disability rating or a disability rating of 0-20% were more likely than retirees with a higher disability rating to have started estate planning (37-39% vs. 28-33%). Non-minorities were more likely than minority retirees to have created a savings or investment plan (76% vs. 65%), to have created a will or living trust (60% vs. 46%), or to have started estate planning (40% vs. 25%).

### ***Veterans Associations***

Forty percent of retirees joined a veterans association following retirement. Air Force retirees were slightly less likely to join a veterans association than retirees in the other Services (37% vs. 40-43%). More retired officers than enlisted retirees indicated they had joined a veterans association (43% vs. 39%), although many enlisted retirees indicated they planned to do so (26% vs. 16%). Retirees under 65 and those in the 1990-2001 cohort were less likely than older retirees or retirees in earlier cohorts to have joined a veterans association (36% vs. 50%; 32% vs. 42-49%, respectively). Retirees under 65 were nearly twice as likely as those 65 and over to plan to join a veterans association (27% vs. 14%). Although earlier cohorts were more likely to have actually joined a veterans association, plans to do so were more common in more recent cohorts. For example, retirees in the 1971-1979 cohort were the least likely to plan to join, whereas retirees in the 1990-2001 cohort were the most likely (15% vs. 31%). Among retirees with a VA disability rating, the likelihood that the retiree had joined a veterans association increased as their disability rating increased, with 39% of retirees with a rating of 0-20% having joined, compared to 61% of retirees with an 80-100% disability rating. Non-minorities were more likely than minority retirees to have joined a veterans association following retirement (41% vs. 33%); however, more minority retirees indicated that they planned to join than non-minority retirees (37% vs. 19%).

**Table 9.**  
**Percentage of Retirees Taking Certain Financial Actions or Joining Veterans Associations**  
**After Retirement, by Demographic Characteristics**

	Created savings/investment plan		Make a will or living trust		Join a veterans association		Started estate planning	
	Has Done	Planned to Do	Has Done	Planned to Do	Has Done	Planned to Do	Has Done	Planned to Do
<i>Total</i>	73	15	57	35	40	24	36	35
<i>Branch of Service</i>								
Army	70	17	56	35	40	26	33	34
Navy	72	16	53	39	43	24	34	38
Marine Corps	72	16	56	35	42	24	36	33
Air Force	75	13	60	33	37	22	40	33
<i>Paygrade Group</i>								
Enlisted	68	18	52	39	39	26	30	37
Officers	87	6	72	24	43	16	56	29
<i>Retirement Cohort</i>								
1971-1979	71	11	65	26	49	15	42	26
1980-1989	77	12	61	33	42	20	43	31
1990-2001	72	20	49	43	32	31	29	43
<i>Disability Rating</i>								
None	74	14	57	35	35	23	37	35
0-20%	76	15	58	35	39	25	39	35
30-50%	71	18	55	36	46	26	33	37
60-70%	67	19	55	36	55	23	32	34
80-100%	59	22	53	36	61	20	28	31
<i>Race/Ethnicity</i>								
Minority	65	24	46	46	33	37	25	43
Non-Minority	76	12	60	32	41	19	40	32
<i>Age</i>								
Under Years Old	72	17	52	39	36	27	33	38
65 Years Old or Older	74	10	70	22	50	14	45	24

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Margin of error within  $\pm 3$

## ***Residency***

### ***Factors Related to Location Choices***

Retirees were asked to rate a list of location characteristics by each characteristic's importance in their decision to live at their current location. Table 10 shows which factors were of very or fairly high importance, some importance, and little or no importance. The most important factors were climate, employment opportunities, proximity to a base commissary or military exchange, and prior ownership of a home in the area (each 42%). Other important factors were proximity to military medical facilities (41%) and closeness to family (40%). Retirees indicated base closures (89%), opportunities for volunteer work (83%), and local public transportation (88%) were of little or no importance.

Each of the 20 characteristics in Table 10 is listed in Table 11 (pp. 28-29), according to what percentage of retirees indicated each characteristic as highly important to selecting their current location. The percentage of retirees in different demographic subgroups who indicated a characteristic as highly important is also included in the table. In choosing their current location, enlisted retirees were more likely than retired officers to indicate economic matters were of high importance, such as the cost of living (38% vs. 31%), their spouse's employment opportunities (28% vs. 22%), and utility rates (26% vs. 16%). However, retired officers and enlisted retirees were equally concerned with living close to their employment opportunities. Enlisted retirees were more likely than retired officers to indicate that their decision to live at their current location was because they already owned a home in the area (43% vs. 38%). Enlisted retirees were also more likely than retired officers to indicate the high importance of remaining close to military services, such as military medical facilities (43% vs. 36%) and base commissaries or exchanges (43% vs. 39%). Enlisted retirees were more likely than retired officers to indicate that their current location was influenced by the closing of a base where they previously lived (8% vs. 4%). Enlisted retirees were also more likely than retired officers to indicate it was highly important to them to be near civilian medical facilities (28% vs. 23%), convenient shopping (24% vs. 17%), educational opportunities (19% vs. 11%), their place of worship (16% vs. 13%), and local public transportation (7% vs. 2%). More retired officers than enlisted retirees indicated cultural or recreational opportunities as important factors influencing their current location (18% vs. 13%; 24% vs. 21%, respectively). Enlisted retirees were slightly more likely than retired officers to indicate living near family and friends was an important influence on their decision (41% vs. 37%; 25% vs. 21%, respectively).

**Table 10.*****Percentage of Retirees Who Rated Influences on Selecting Current Location***

<b>Location Characteristics</b>	<b>Very or Fairly High Importance</b>	<b>Some Importance</b>	<b>Little or No Importance</b>
Climate	42	25	33
Employment opportunities	42	19	40
Close to a base commissary or exchange	42	17	41
Owned a home in the area	42	9	49
Close to military medical care	41	17	42
Close to family	40	16	43
Cost of living	36	26	38
Close to civilian medical facilities	27	21	51
Spouse's employment opportunities	26	14	60
Utility rates	24	25	51
Close to friends	24	20	55
Convenient shopping	22	25	53
Recreational facilities	22	25	53
Educational opportunities	17	19	64
Preferred place of worship	15	14	70
Cultural opportunities	14	20	66
Convenient to major airport	10	14	76
Base was closed where I previously lived	7	3	89
Opportunities for volunteer work	6	11	83
Local public transportation	6	7	88

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Margin of error within  $\pm 1$ 

Retirees in the 1990-2001 cohort were more likely than retirees in the other cohorts to indicate employment opportunities for themselves (50% vs. 30-41%) or opportunities for their spouses (33% vs. 15-26%) as a highly important influence on their decision. Retirees in the 1990-2001 cohort were less likely than retirees in the other cohorts to cite climate (38% vs. 44-46%), closeness to commissaries or exchanges (38% vs. 44-47%), and proximity to civilian and military medical facilities (22% vs. 27-35%; 38% vs. 43-45%, respectively) as factors important to their decision.

Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate that employment opportunities for them or their spouse were important factors in deciding their current location (26% vs. 37-44%; 23% vs. 26-29%, respectively). However, retirees with an 80-100% disability rating were slightly more likely than other retirees to indicate that volunteer opportunities were important factors in deciding their current location (11% vs. 6-8%). Retirees with an 80-100% disability rating were more likely than other retirees to indicate the availability of services and facilities as a high influence. For example, they were more concerned with access to local public transportation

(10% vs. 5-7%), convenient shopping (28% vs. 21-24%), location of preferred place of worship (21% vs. 14-17%), and proximity to civilian and military medical facilities (36% vs. 26-31%; 53% vs. 37-49%, respectively).

Minority retirees were more likely than non-minority retirees to rate nearly all factors as important in the decision-making process of deciding their current location. For example, minority retirees were more likely than non-minorities to indicate economic factors as highly important when deciding their current location, including cost of living (43% vs. 34%), utility rates (30% vs. 22%), their employment opportunities (48% vs. 40%), and their spouse's employment opportunities (34% vs. 24%). More minority than non-minority retirees indicated availability of services and facilities were important factors in their decision-making process. These services and facilities included convenience to a major airport (16% vs. 8%), local public transportation (13% vs. 3%), educational opportunities (30% vs. 13%), convenient shopping (30% vs. 19%), cultural opportunities (21% vs. 12%), preferred place of worship (24% vs. 12%), recreational facilities (25% vs. 21%), proximity to a commissary or exchange (53% vs. 39%), and proximity to civilian and military medical facilities (36% vs. 24%; 53% vs. 37%, respectively). Minority retirees were also more likely than non-minorities to indicate that the local base closing where they previously had lived influenced where they lived at the time of the survey (12% vs. 6%). In addition, more minority than non-minority retirees indicated opportunities for volunteer work (8% vs. 5%), climate (45% vs. 41%), and already owning a home in the area (52% vs. 39%) as factors in deciding their current location.

Table 11.

Percentage of Retirees Who Rated High Influences on Selecting Current Location, by Demographic Characteristics

Characteristics	Total	Branch of Service			Paygrade Group		Retirement Cohort			
		Army	Navy	Marine Corps	Air Force	Enlisted	Officers	1971-1979	1980-1989	1990-2001
Climate	42	40	42	42	43	41	45	46	44	38
Employment opportunities	42	41	41	41	42	41	44	30	41	50
Close to a base commissary or exchange	42	46	38	40	42	43	39	47	44	38
Owned a home in the area	42	44	44	40	40	43	38	43	44	41
Close to military medical care	41	46	38	38	40	43	36	45	43	38
Close to family	40	41	41	39	40	41	37	41	41	40
Cost of living	36	37	35	36	36	38	31	35	36	37
Close to civilian medical facilities	27	30	26	25	27	28	23	35	27	22
Spouse's employment opportunities	26	28	26	26	26	28	22	15	26	33
Utility rates	24	25	23	24	23	26	16	24	23	24
Close to friends	24	25	25	24	23	25	21	27	25	22
Convenient shopping	22	24	21	21	22	24	17	26	22	20
Recreational facilities	22	23	22	23	21	21	24	24	22	21
Educational opportunities	17	19	17	19	15	19	11	16	15	19
Preferred place of worship	15	17	14	14	14	16	13	17	15	14
Cultural opportunities	14	16	13	13	14	13	18	14	14	15
Convenient to major airport	10	11	9	9	10	10	11	10	11	10
Base was closed where I previously lived	7	7	7	8	7	8	4	7	7	7
Opportunities for volunteer work	6	7	6	6	5	6	7	7	7	6
Local public transportation	6	7	5	6	5	7	2	6	6	5

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Margin of error within ±4



Table 11.

Percentage of Retirees Who Rated High Influences on Selecting Current Location, by Demographic Characteristics (Continued)

Characteristics	Total	Disability Rating					Race/Ethnicity		Age	
		None	0-20%	30-50%	60-70%	80-100%	Minority	Non-Minority	Under 65	65 Years or Older
Climate	42	41	43	43	41	43	45	41	40	48
Employment opportunities	42	43	44	42	37	26	48	40	46	29
Close to a base commissary or exchange	42	40	45	44	46	45	53	39	39	51
Owned a home in the area	42	41	45	43	43	43	52	39	41	45
Close to military medical care	41	37	44	46	49	53	53	37	39	48
Close to family	40	40	40	41	42	44	41	40	41	40
Cost of living	36	35	37	39	41	43	43	34	37	34
Close to civilian medical facilities	27	26	27	28	31	36	36	24	25	36
Spouse's employment opportunities	26	26	27	29	27	23	34	24	30	14
Utility rates	24	22	24	25	27	29	30	22	24	23
Close to friends	24	24	24	25	27	30	26	24	24	27
Convenient shopping	22	21	22	23	24	28	30	19	21	26
Recreational facilities	22	21	22	22	23	24	25	21	21	24
Educational opportunities	17	15	17	20	21	22	30	13	18	15
Preferred place of worship	15	14	14	16	17	21	24	12	14	18
Cultural opportunities	14	14	14	15	16	17	21	12	14	15
Convenient to major airport	10	10	9	10	12	12	16	8	10	11
Base was closed where I previously lived	7	6	8	8	8	10	12	6	7	7
Opportunities for volunteer work	6	6	6	7	8	11	8	5	6	7
Local public transportation	6	5	5	6	7	10	13	3	5	6

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Margin of error within ±4

Retirees under 65 were more likely than retirees 65 and over to indicate factors of high importance in deciding their current location were their employment opportunities (46% vs. 29%) and their spouse's employment opportunities (30% vs. 14%). Retirees 65 and over were more likely than younger retirees to rate as highly important in deciding their current location: convenient shopping (26% vs. 21%), preferred place of worship (18% vs. 14%), being near a commissary or exchange (51% vs. 39%), and proximity to civilian and military medical facilities (36% vs. 25%; 48% vs. 39%, respectively). Older retirees were also more likely than retirees under 65 to indicate local climate (48% vs. 40%) and living where they already owned a home (45% vs. 41%) were important factors.

### ***Location and Relocation Plans and Activities***

As shown in Table 12, 43% of retirees had taken a job near a retirement location, whereas 15% planned to do so. Retired officers were more likely than enlisted retirees to have obtained a job near a retirement location (50% vs. 41%). Retirees in the 1971-1979 cohort were less likely than retirees in the other cohorts to have taken a job near a retirement location (38% vs. 44-46%). Among retirees with a known disability rating, the likelihood that the retiree had obtained a job near a retirement location decreased as their disability rating increased. For example, 48% of retirees with a rating of 0-20% had obtained such a job, whereas 25% of retirees with an 80-100% disability rating had done so. Although non-minorities (44%) and minorities (42%) were equally likely to have taken a job near a retirement location, minority retirees were more likely than non-minority retirees to indicate they planned to do so (21% vs. 13%). Retirees under 65 were slightly more likely than those 65 and over to indicate they had obtained a job near a retirement location (44% vs. 39%); however, they were nearly twice as likely to indicate they planned to do so (17% vs. 9%).

Fourteen percent of retirees sold their homes and relocated after retirement, 15% moved in with family/relatives, and 4% moved to a retirement community. Retired officers were more likely than enlisted retirees to have sold their home and relocated after retirement (22% vs. 12%). Retirees under 65 and those in the 1990-2001 cohort were more likely than older retirees or retirees in less recent cohorts to plan to sell their homes and relocate (21% vs. 12%; 24% vs. 12-18%, respectively). Non-minorities were more likely than minority retirees to have sold their homes and relocated (16% vs. 9%). Retired officers were also more likely than enlisted retirees to indicate they planned to move to a retirement home or community (14% vs. 9%). Enlisted retirees were more likely than retired officers to live with family/relatives (16% vs. 12%) and were also more likely to indicate they planned to do so (7% vs. 4%). Minority retirees were more likely than non-minorities to live with family/relatives (18% vs. 14%), although they were twice as likely to indicate they planned to do so (10% vs. 5%).

Table 12.

*Percentage of Retirees Who Indicated Relocation-Related Actions After Retirement, by Demographic Characteristics*

	Got a job near retirement location		Live with family and/or relatives		Sell home and relocate		Moved to a retirement home or community	
	Has Done	Planned to Do	Has Done	Planned to Do	Has Done	Planned to Do	Has Done	Planned to Do
<i>Total</i>	43	15	15	7	14	19	4	10
<i>Branch of Service</i>								
Army	42	16	17	7	12	19	4	11
Navy	40	17	16	8	15	20	3	10
Marine Corps	39	15	14	5	16	19	3	9
Air Force	46	13	14	5	14	19	4	10
<i>Paygrade Group</i>								
Enlisted	41	17	16	7	12	18	3	9
Officers	50	11	12	4	22	22	4	14
<i>Retirement Cohort</i>								
1971-1979	38	10	15	6	14	12	5	10
1980-1989	46	13	15	6	15	18	4	11
1990-2001	44	20	15	7	13	24	2	10
<i>Disability Rating</i>								
None	44	14	14	6	14	18	3	10
0-20%	48	16	15	6	14	20	4	11
30-50%	43	18	16	7	14	20	4	11
60-70%	36	16	18	9	13	21	4	11
80-100%	25	13	21	9	11	17	4	11
<i>Race/Ethnicity</i>								
Minority	42	21	18	10	9	20	4	12
Non-Minority	44	13	14	5	16	19	3	10
<i>Age</i>								
Under 65 Years Old	44	17	15	7	14	21	3	10
65 Years Old or Older	39	9	15	6	14	12	5	11

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Margin of error within  $\pm 3$

As shown in Table 13, 84% of retirees owned their place of residence in 2002, 12% rented homes, and 5% had some other arrangement. Retirees from the Air Force were less likely than retirees from the other Services to rent (9% vs. 12-14%), and they were more likely to live in a home they purchased after leaving the military (66% vs. 57-60%, respectively). Twenty-three percent of retirees lived in homes they purchased while they were still in the military. Enlisted retirees were more likely than retired officers to rent (13% vs. 5%), and retired officers were more likely than enlisted retirees to live in a home they purchased after they left the military (68% vs. 59%). Retirees under 65 and those in the 1990-2001 cohort were more likely than older retirees or retirees in less recent cohorts to rent their current home (13% vs. 7%; 15% vs. 8-9%, respectively). Living in a home purchased while in the military was more common for retirees under 65 and for more recent cohorts, with retirees in the 1971-1979 cohort being the least likely to still live in a home purchased while in the military and retirees in the 1990-2001 cohort being the most likely. Conversely, living in a home purchased after leaving the military was more common for retirees 65 years old or older and for earlier cohorts. Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to live in a home purchased while they were in the military (18% vs. 21-27%). Retirees with no disability rating were more likely than retirees with a disability rating to live in a home purchased after leaving the military (63% vs. 56-59%). Non-minorities were more likely than minority retirees to live in a home purchased after leaving the military (65% vs. 48%), whereas minority retirees were more likely to rent or live in a home purchased while in the military (18% vs. 10%; 29% vs. 21%, respectively).

**Table 13.**  
**Percentage of Retirees Who Indicated Owning or Renting Current Residence, by**  
**Demographic Characteristics**

Category	Rent	Purchased Home Before Retirement	Purchased Home After Retirement	Other
<i>Total</i>	12	23	61	5
<i>Branch of Service</i>				
Army	13	24	58	5
Navy	12	25	57	5
Marine Corps	14	22	60	4
Air Force	9	21	66	4
<i>Paygrade Group</i>				
Enlisted	13	22	59	6
Officers	5	25	68	2
<i>Retirement Cohort</i>				
1971-1979	8	16	71	5
1980-1989	9	21	65	5
1990-2001	15	29	51	5
<i>Disability Rating</i>				
None	11	21	63	5
0-20%	10	27	59	4
30-50%	13	26	56	5
60-70%	14	24	57	6
80-100%	16	18	59	7
<i>Race/Ethnicity</i>				
Minority	18	29	48	5
Non-Minority	10	21	65	5
<i>Age</i>				
Under 65 Years Old	13	24	58	5
65 Years Old or Older	7	20	69	5

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Margin of error within  $\pm 3$

Note: Other combines "Rent lot, own home" and "Other."

### ***Commissaries and Exchanges***

As shown in Table 14, 64% of retirees indicated they shopped at military commissaries. Among retirees who said they shopped at commissaries, the mean dollar amount they spent per month was \$814. Army and Air Force retirees were more likely to shop at the commissary than retirees from the other Services (both 66% vs. 57-61%), although there were no differences by Service in the average amount spent at commissaries by those who shopped there. Officers and enlisted retirees were equally likely to shop at commissaries; however, among those who said they shopped at the commissary, enlisted retirees spent more on average than retired officers (\$870 vs. \$637). Retirees in the 1971-1979 cohort were less likely than retirees in the other cohorts to shop at the commissary (61% vs. 65-66%), although there were no cohort differences in spending among those who said they shopped at the commissary. Minority retirees were more likely than non-minorities to shop at the commissary (75% vs. 61%), and of those who shopped at commissaries, minority retirees spent on average more than non-minorities (\$1,045 vs. \$707). Although retirees 65 or older were no more likely to shop at commissaries than those under 65, older retirees who shopped at commissaries spent more than younger retirees who shopped at commissaries (\$1,178 vs. \$693).

Sixty-six percent of retirees indicated they shopped at military exchanges. Among retirees who said they shopped at exchanges, the average dollar amount they spent per month at exchanges was \$418. Marine Corps retirees were less likely than retirees from the other Services to shop at exchanges (58% vs. 63-68%), although there were no differences by Service in the average amount spent at exchanges by those who shopped there. Retired officers were more likely than enlisted retirees to shop at exchanges (72% vs. 64%); however, among those who said they shopped at exchanges, enlisted retirees spent more on average than retired officers (\$454 vs. \$313). Retirees in the 1971-1979 cohort were less likely than retirees in the other cohorts to shop at the exchange (62% vs. 67-68%), although among those who said they shopped at exchanges, there were no cohort differences in spending. Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to shop at exchanges (60% vs. 64-70%). There were no differences in the amount spent at exchanges by disability rating. Minority retirees were more likely than non-minorities to shop at exchanges (77% vs. 62%), and among those who shopped at exchanges, minority retirees spent almost twice as much as non-minorities (\$630 vs. \$332).

**Table 14.**

**Percentage of Retirees Who Indicated Shopping at Commissary and/or Military Exchange and Average Amount(s) Spent, by Demographic Characteristics**

<b>Category</b>	<b>Shops at Military Commissary</b>	<b>Average<sup>a</sup> Monthly Spending at Commissaries</b>	<b>Shops at Military Exchange</b>	<b>Average<sup>b</sup> Monthly Spending at Exchanges</b>
<i>Total</i>	64	\$814	66	\$418
<i>Branch of Service</i>				
Army	66	\$930	67	\$523
Navy	61	\$750	63	\$440
Marine Corps	57	\$887	58	\$480
Air Force	66	\$747	68	\$309
<i>Paygrade Group</i>				
Enlisted	64	\$870	64	\$454
Officers	67	\$637	72	\$313
<i>Retirement Cohort</i>				
1971-1979	61	\$1,034	62	\$431
1980-1989	65	\$829	67	\$367
1990-2001	66	\$675	68	\$439
<i>Disability Rating</i>				
None	62	\$749	64	\$362
0-20%	70	\$770	70	\$472
30-50%	67	\$890	69	\$448
60-70%	65	\$1,027	67	\$546
80-100%	60	\$1,254	60	\$572
<i>Race/Ethnicity</i>				
Minority	75	\$1,045	77	\$630
Non-Minority	61	\$707	62	\$332
<i>Age</i>				
Under 65 Years Old	64	\$693	65	\$413
65 Years Old or Older	66	\$1,178	67	\$430

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2003 SRM Q63, Monthly Spending at Commissaries

2003 SRM Q69, Monthly Spending at Exchanges

<sup>a</sup> Averages derived only from those retirees who shopped at commissaries.

<sup>b</sup> Averages derived only from those retirees who shopped at exchanges

Margin of error within  $\pm 3$

Margin of error within  $\pm \$306$

Margin of error within  $\pm \$147$

Regardless of whether they indicated they shopped at commissaries or military exchanges, all retirees were asked to select the factor that most discouraged them from using the commissary or exchange. These results are summarized in Table 15. The most commonly identified factor discouraging the use of commissaries and military exchanges was lack of proximity, cited by 70% with regard to commissaries and 59% for exchanges. Retirees indicated congestion discouraged their use of the military commissaries more so than exchanges (7% vs. 2%). High prices and limited product selection discouraged use of the military exchange more than the commissary. Both of these factors discouraging military exchange use were indicated by less than 20% of retirees (16% indicated prices, 11% indicated limited product selection). All other factors discouraging use of commissaries and exchanges were cited by less than 10% of retirees.

**Table 15.**  
*Percentage of Retirees Who Indicated Reasons Most Discouraging Use of Commissary and/or Military Exchange*

<b>Factors</b>	<b>Commissary</b>	<b>Exchange</b>
Distance (location not convenient)	70	59
Difficulty getting onto installation	3	2
Hours/days of operation not convenient	2	1
Congested, crowded conditions	7	2
Product selection (limited variety)	4	11
Product quality	2	1
Product prices	6	16
Customer service (unfriendly)	1	1
Parking insufficient	0	0
Store brands	0	0
Nationally advertised brands	0	0
Store not attractive/clean	0	0
Other	7	5

2003 SRM Q65 & 71

Margin of error within  $\pm 1$



## **Chapter 4: Spouses**

Military careers can have a substantial impact on the lives of spouses. This is true for a variety of reasons, including the requirement to move frequently. Frequent relocations may result in the separation of military couples or the uprooting of spouses and families to accompany the Service member. For an analysis of the impact of active-duty military life on spouse employment, earnings, job searches, and careers see Hosek, Asch, Fair, Martin, and Mattock (2002). Several questions on the 2003 SRM addressed the effect of military life on spouses.

### ***Marital Status***

As shown in Table 16, 80% of retirees were married at the time of the 2003 SRM, and 2% were separated. Another 11% of retirees were divorced, 3% were widowed, and 3% had never married. More retired officers than enlisted retirees were married (87% vs. 78%), but more enlisted retirees than retired officers were divorced (13% vs. 7%). Retirees in the 1990-2001 cohort were more likely than retirees in the other cohorts to be divorced (15% vs. 8-9%). Retirees under 65 and those in the 1990-2001 cohort were less likely than older retirees or retirees in less recent cohorts to be widowed (2% vs. 8%; 1% vs. 4-7%, respectively). Retirees under 65 were also less likely than older retirees to be married (79% vs. 83%). Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to be married (71% vs. 76-82%), and they were more likely to have never married (8% vs. 2-5%). Non-minorities were more likely than minority retirees to be married and less likely to be divorced (82% vs. 75%; 10% vs. 14%, respectively).

**Table 16.*****Percentage of Retirees Who Indicated Marital Status, by Demographic Characteristics***

<b>Category</b>	<b>Married</b>	<b>Separated</b>	<b>Divorced</b>	<b>Widowed</b>	<b>Never Married</b>
<i>Total</i>	80	2	11	3	3
<i>Branch of Service</i>					
Army	80	2	12	3	3
Navy	79	2	12	3	4
Marine Corps	81	2	12	2	2
Air Force	82	2	10	4	3
<i>Paygrade Group</i>					
Enlisted	78	2	13	4	3
Officers	87	1	7	3	3
<i>Retirement Cohort</i>					
1971-1979	81	1	8	7	3
1980-1989	83	2	9	4	3
1990-2001	78	2	15	1	4
<i>Disability Rating</i>					
None	81	2	11	4	3
0-20%	82	2	10	4	2
30-50%	78	2	13	3	4
60-70%	76	2	13	4	5
80-100%	71	2	15	3	8
<i>Race/Ethnicity</i>					
Minority	75	3	14	4	4
Non-Minority	82	1	10	3	3
<i>Age</i>					
Under 65 Years Old	79	2	13	2	3
65 Years Old or Older	83	1	7	8	2

2003 SRM Q46

Margin of error within  $\pm 3$ ***Military-Shared Time***

Retirees who were separated or married at the time of the 2003 SRM were asked a series of follow-up questions about their spouses.<sup>6</sup> The majority of married retirees indicated they were in the military for 10 years or more while married to their current spouse, with an average of 14 years of shared tenure (Table 17). Retirees from the Marine Corps were more likely than retirees from the other Services to indicate they had been in the military while married to their current spouse for less than one year (24% vs. 17-19%). In contrast, retirees from the Army and Air Force were slightly more likely than retirees from the other Services to indicate they had a shared

<sup>6</sup> For the rest of this report, retirees who said they were married or separated will be referred to as married.

tenure with their spouse of 20 years or more while serving in the military (32-35% vs. both 27%). Retired officers were more likely than enlisted retirees to have a longer shared tenure with their spouse while serving in the military (16 years vs. 13 years). Enlisted retirees were more likely than retired officers to have been in the military while married to their current spouse for less than one year (20% vs. 14%) and for 10 to 20 years (39% vs. 27%), whereas retired officers were more likely to have a shared tenure of 20 years or more (49% vs. 25%). Retirees from more recent cohorts were less likely than retirees in earlier cohorts to have been married to their current spouse while in the military for less than one year (26%, 1971-1979; 21%, 1980-1989; 13%, 1990-2001). Retirees with an 80-100% disability rating were more likely to have a shared tenure with their spouse of less than one year (30% vs. 15-22%). Retirees 65 and over had a longer shared tenure with their spouses than retirees under 65 (15 years vs. 13 years). Retirees 65 and over were also more likely than younger retirees to have a shared tenure of 20 years or more (39% vs. 29%).

Table 17.

*Percentage of Married Retirees Who Indicated Years of Military Service Spent With Spouse, by Demographic Characteristics*

Category	Less Than One Year	One Year to Five Years	Six Years to Less Than 10 Years	10 Years to Less Than 20 Years	20 Years or More	Average Years of Service with Spouse
<i>Total</i>	19	7	7	36	31	14
<i>Branch of Service</i>						
Army	19	8	7	34	32	13
Navy	19	8	7	40	27	13
Marine Corps	24	8	7	34	27	13
Air Force	17	6	6	36	35	14
<i>Paygrade Group</i>						
Enlisted	20	8	7	39	25	13
Officers	14	5	4	27	49	16
<i>Retirement Cohort</i>						
1971-1979	26	5	5	36	28	13
1980-1989	21	7	6	33	34	14
1990-2001	13	9	9	39	31	14
<i>Disability Rating</i>						
None	19	7	6	39	29	13
0-20%	15	7	6	35	36	14
30-50%	17	8	7	33	34	14
60-70%	22	9	8	30	31	13
80-100%	30	10	7	27	26	11
<i>Race/Ethnicity</i>						
Minority	18	8	8	37	29	13
Non-Minority	19	7	6	36	32	14
<i>Age</i>						
Under 65 Years Old	18	8	8	37	29	13
65 Years Old or Older	20	4	4	33	39	15

2003 SRM Q47

Margin of error within  $\pm 4$ Margin of error for Average Years of Service with Spouse within  $\pm 0.7$  years

### ***Spouse Education and Activities***

More than half of all retirees indicated their spouses had attended college, although not all spouses had obtained a degree. As shown in Table 18, 36% of retirees indicated their spouses had some college experience or a two-year college degree, and another one-fifth indicated their spouse had a four-year degree or had attended graduate school (12% and 11%, respectively). It was more common for spouses of enlisted retirees than for spouses of retired officers to have ended their educational attainment upon or before high school graduation (49% vs. 21%), whereas retired officers' spouses were more likely to have a college degree or to have attended graduate school (20% vs. 9%; 24% vs. 6%, respectively). Spouse educational levels also varied by age and retirement cohort, with higher educational levels among the spouses of more recent and younger retirees. The later the retirement cohort, the less likely the spouses of retirees were to have finished their formal education with high school (56% for 1971-1979; 42% for 1980-1989; 32% for 1990-2001). Similarly, spouses of retirees under 65 were less likely than spouses of retirees 65 and over to have ended their educational attainment upon or before high school graduation (38% vs. 54%). Spouses of retirees under 65 were more likely to have some college experience (38% vs. 29%), to have a college degree (13% vs. 8%), or to have attended graduate school (11% vs. 8%). Spouses of retirees in the 1971-1979 cohort were less likely to have attended graduate school than were spouses of retirees in the other cohorts (7% vs. 11-13%). Spouses of minority retirees were less likely than spouses of non-minority retirees to have ended their formal education in high school or before (38% vs. 43%), and they were more likely to have attended some college (39% vs. 35%).

**Table 18.**

**Percentage of Married Retirees Who Indicated Spouse Educational Level, by Demographic Characteristics**

<b>Category</b>	<b>High School or Less</b>	<b>Some College or Two-Year Degree</b>	<b>Four-Year College Degree</b>	<b>Some Graduate School or Graduate Degree</b>
<i>Total</i>	42	36	12	11
<i>Branch of Service</i>				
Army	42	36	11	11
Navy	42	35	13	10
Marine Corps	41	37	13	10
Air Force	41	36	11	11
<i>Paygrade Group</i>				
Enlisted	49	36	9	6
Officers	21	35	20	24
<i>Retirement Cohort</i>				
1971-1979	56	31	7	7
1980-1989	42	35	11	11
1990-2001	32	40	15	13
<i>Disability Rating</i>				
None	43	35	11	11
0-20%	40	36	12	11
30-50%	38	39	12	11
60-70%	41	37	11	10
80-100%	44	38	9	9
<i>Race/Ethnicity</i>				
Minority	38	39	13	10
Non-Minority	43	35	11	11
<i>Age</i>				
Under 65 Years Old	38	38	13	11
65 Years Old or Older	54	29	8	8

2003 SRM Q50

Margin of error within  $\pm 4$

*Note.* High School or Less includes recipients of a General Equivalency Diploma (GED) or other high school equivalency certificates. Some College includes recipients of two-year college degrees. Some Graduate School includes all spouses who attended graduate school including those who attained a degree.

A summary of spouses' major activities in 2002 is shown in Table 19. Roughly half of spouses of retirees were employed in 2002 (42% full time, 13% part time). Enlisted retirees were more likely than retired officers to indicate their spouse was working full time (45% vs. 33%), whereas retired officers were more likely to indicate their spouse was employed part time (16% vs. 12%), or their spouse was not employed and not looking for work (13% vs. 9%). Retired officers were more likely than enlisted retirees to indicate their spouses' major activity in 2002 was caring for their family (33% vs. 27%). The more recent the cohort, the more likely the retiree was to indicate their spouse was employed full time (19% for 1971-1979; 40% for 1980-1989; 58% for 1990-2001), and the less likely the retiree was to indicate that their spouse was not working and was not looking for work (18% for 1971-1979; 10% for 1980-1989; 5% for 1990-2001). Retirees from earlier cohorts were more likely to indicate their spouse's major activity in 2002 was caring for their family (43% for 1971-1979; 28% for 1980-1989; 18% for 1990-2001). Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate their spouse was employed full time (35% vs. 40-46%), and they were more likely to indicate their spouse's major activity was caring for family (33% vs. 25-29%). Minority retirees were more likely than non-minority retirees to indicate their spouse was working full time (52% vs. 39%), and they were less likely to indicate their spouse was not working and not looking for work (7% vs. 11%). Non-minority retirees were more likely than minority retirees to indicate their spouse's major activity in 2002 was caring for their family (30% vs. 22%). Retirees under 65 were much more likely than older retirees to indicate their spouse was working full time (51% vs. 14%) or part time (14% vs. 10%). Younger retirees were also less likely than those 65 and over to indicate their spouse was not working and not looking for work (7% vs. 20%) or caring for their family (22% vs. 47%).

**Table 19.**

**Percentage of Married Retirees Who Indicated Spouse Major Activity in 2002, by Demographic Characteristics**

Category	Working Full Time	Working Part Time	Looking for Work	Not Working, Not Looking	School	Caring for Home or Family	Other
<i>Total</i>	42	13	1	10	1	28	5
<i>Branch of Service</i>							
Army	43	12	2	9	1	27	5
Navy	44	14	1	9	1	27	5
Marine Corps	44	11	1	10	2	27	5
Air Force	39	13	1	12	1	30	5
<i>Paygrade Group</i>							
Enlisted	45	12	2	9	1	27	5
Officers	33	16	1	13	1	33	4
<i>Retirement Cohort</i>							
1971-1979	19	10	1	18	0	43	8
1980-1989	40	13	1	10	1	28	5
1990-2001	58	14	2	5	2	18	3
<i>Disability Rating</i>							
None	40	13	1	11	1	29	5
0-20%	43	13	1	9	1	27	5
30-50%	46	13	1	9	1	25	4
60-70%	44	10	2	9	1	28	7
80-100%	35	11	2	10	3	33	7
<i>Race/Ethnicity</i>							
Minority	52	11	2	7	1	22	5
Non-Minority	39	13	1	11	1	30	5
<i>Age</i>							
Under 65 Years Old	51	14	2	7	1	22	4
65 Years Old or Older	14	10	1	20	0	47	8

2003 SRM Q51

Margin of error within  $\pm 4$

### ***Impact of Military Service on Spouse Career***

Retirees' perceptions of the impact their military service had on their spouses' careers is summarized in Table 20. Overall, 51% said their military service had no impact on their spouse's career, and 33% said it hindered their spouse's career. Retired officers were more likely than enlisted retirees to indicate that their military service hindered their spouse's career (45% vs. 30%), whereas enlisted retirees were more likely to indicate that being in the military either had no impact on their spouse's career or that it helped. The more recent the cohort, the more likely retirees were to indicate that being in the military hindered their spouse's career (21% for 1971-1979; 32% for 1980-1989; 39% for 1990-2001). Retirees in earlier cohorts were more likely than those in more recent cohorts to report that military service had no impact on their spouse's career. However, there were no differences by cohort among those who indicated that being in the military helped their spouse's career development. Non-minority retirees were



more likely than minority retirees to indicate that military service hindered their spouse's career (35% vs. 28%), whereas minority retirees were nearly twice as likely to report that it helped (25% vs. 13%). Retirees under 65 were more likely than those 65 and over to indicate that military service had a negative impact on their spouse's career development (36% vs. 24%). Retirees 65 years old or older were more likely than younger retirees to indicate that being in the military had no impact on their spouse's career (57% vs. 49%).

**Table 20.**

*Percentage of Married Retirees Who Indicated Effect of Military Career on Spouse Career, by Demographic Characteristics*

Category	Hindered	No Impact	Helped
<i>Total</i>	33	51	16
<i>Branch of Service</i>			
Army	34	48	19
Navy	32	55	14
Marine Corps	31	53	17
Air Force	34	50	15
<i>Paygrade Group</i>			
Enlisted	30	53	17
Officers	45	43	12
<i>Retirement Cohort</i>			
1971-1979	21	61	18
1980-1989	32	52	16
1990-2001	39	45	15
<i>Disability Rating</i>			
None	31	54	15
0-20%	36	47	17
30-50%	37	46	17
60-70%	34	49	16
80-100%	30	51	19
<i>Race/Ethnicity</i>			
Minority	28	46	25
Non-Minority	35	52	13
<i>Age</i>			
Under 65 Years Old	36	49	15
65 Years Old or Older	24	57	19

2003 SRM Q48

Margin of error within  $\pm 4$

## Chapter 5: Employment

This chapter provides an overview of employment history, job satisfaction, and the perceived value of military training and service for retirees in post-military careers. It begins with a summary of retirees' labor force status in 2002. An examination of type of employer, occupational category, earnings, and benefits is also included. The chapter ends with a summary of the impact of a military career on employment after retirement.

### *Employment in 2002*

Retirees were asked if they worked, even if for a few days, in the calendar year before taking the survey.<sup>7</sup> As shown in Table 21, 69% of retirees reported they were employed in 2002. Air Force retirees were more likely than retirees from the other Services to indicate that they were not employed (34% vs. 28-31%). The earlier the cohort, the more likely retirees were to indicate that they were not working in 2002 (66% for 1971-1979; 30% for 1980-1989; 10% for 1990-2001). Retirees with a 60-70% or an 80-100% disability rating were more likely than retirees with no disability rating or a lower disability rating to indicate that they were not working in 2002 (44% and 70%, respectively, vs. 25-30%). Retirees 65 and over were almost four times more likely than younger retirees to say they were not employed in 2002 (71% vs. 18%). Non-minorities were more likely than minority retirees to indicate they did not work in 2002 (32% vs. 27%).

Fifty-seven percent of retirees indicated they were employed solely by someone else, although 11% stated they were self-employed and/or working for someone else. Retired officers were roughly twice as likely as enlisted retirees to indicate they were self-employed (12% vs. 7%), and enlisted retirees were slightly more likely to indicate they were working for someone else (59% vs. 52%). The more recent the cohort, the more likely retirees were to indicate they were working for someone else in 2002 (23% for 1971-1979; 58% for 1980-1989; 79% for 1990-2001). Retirees with a 60-70% or an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate they were working for someone else in 2002 (48% and 24%, respectively, vs. 58-62%). Retirees under 65 were more likely than those 65 and over to indicate they worked for someone else in 2002 (70% vs. 19%). Minority retirees were more likely than non-minority retirees to indicate they were employed by someone else (63% vs. 56%).

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<sup>7</sup> Questions on recent employment focused on a full calendar year as an aid for recall and to allow retirees to use tax records, if desired, to help answer questions.

**Table 21.*****Percentage of Retirees Who Indicated Work Status in 2002, by Demographic Characteristics***

<b>Category</b>	<b>Not Employed</b>	<b>Employed by Someone Else</b>	<b>Self-Employed</b>	<b>Self-Employed and Work for Someone Else</b>
<i>Total</i>	31	57	8	3
<i>Branch of Service</i>				
Army	31	57	9	3
Navy	29	60	8	4
Marine Corps	28	59	11	2
Air Force	34	56	8	3
<i>Paygrade Group</i>				
Enlisted	31	59	7	3
Officers	32	52	12	4
<i>Retirement Cohort</i>				
1971-1979	66	23	9	2
1980-1989	30	58	9	3
1990-2001	10	79	7	4
<i>Disability Rating</i>				
None	30	58	9	3
0-20%	25	62	9	3
30-50%	27	62	8	4
60-70%	44	48	6	2
80-100%	70	24	5	2
<i>Race/Ethnicity</i>				
Minority	27	63	7	3
Non-Minority	32	56	9	3
<i>Age</i>				
Under 65 Years Old	18	70	8	4
65 Years Old or Older	71	19	9	2

2003 SRM Q22

Margin of error within  $\pm 3$

Retirees who did not work and did not look for work in 2002 were asked to indicate the reasons they chose not to do so. As shown in Table 22, 56% of retirees indicated being permanently retired as the main reason they did not work or look for work in 2002, although 25% indicated their employment status was due to illness or disability. Air Force retirees were more likely than retirees from the other Services to indicate that they were not working because they were permanently retired (63% vs. 47-57%). Retirees from the Army were more likely than retirees from the other Services to indicate that they were not working because of illness or disability (33% vs. 19-26%). Enlisted retirees were roughly three times as likely as retired officers to indicate they were not working because of illness or disability (29% vs. 10%). Retired officers were more likely than enlisted retirees to indicate they were not working because they were permanently retired (65% vs. 53%) or did not need to work (16% vs. 6%).

The more recent the cohort, the more likely retirees were to indicate that they were not working in 2002 because they were ill or disabled (20% for 1971-1979; 30% for 1980-1989; 36% for 1990-2001), and the less likely the retirees were to indicate they were not working because they were permanently retired (70% for 1971-1979; 47% for 1980-1989; 13% for 1990-2001). Retirees in the 1990-2001 cohort were more likely than retirees in the other cohorts to indicate they were not working because they could not find work (12% vs. 1-4%), were taking care of family (11% vs. 1-4%), or were going to school (10% vs. both 0%).

Retirees with a 60-70% or an 80-100% disability rating were more likely than retirees with no disability rating or a lower disability rating to indicate their disability was their reason for not working (58% and 81%, respectively, vs. 12-23%). Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate they were not working because they were permanently retired (13% vs. 27-68%). Minority retirees were more likely than non-minority retirees to indicate they were not working because they were ill or disabled (32% vs. 22%), but they were less likely to indicate they were permanently retired (46% vs. 59%). Retirees under 65 were more likely than retirees 65 and over to indicate they were not working because they were ill or disabled (38% vs. 14%), taking care of family (6% vs. 2%), unable to find work (6% vs. 1%), or going to school (3% vs. 0%).

**Table 22.**

*Percentage of Non-Working Retirees Who Indicated Main Reason for Not Working in 2002, by Demographic Characteristics*

Category	Disabled or Ill, and Unable to Work	Retired	Care of Home or Family	Attend School	Could Not Find Work	No Need to Work	Another Reason
<i>Total</i>	25	56	3	1	3	8	3
<i>Branch of Service</i>							
Army	33	47	4	2	4	7	4
Navy	22	57	4	1	3	10	3
Marine Corps	26	50	5	3	3	10	2
Air Force	19	63	3	1	3	9	2
<i>Paygrade Group</i>							
Enlisted	29	53	3	2	4	6	3
Officers	10	65	4	1	2	16	2
<i>Retirement Cohort</i>							
1971-1979	20	70	1	0	1	7	1
1980-1989	30	47	4	0	4	11	4
1990-2001	36	13	11	10	12	10	9
<i>Disability Rating</i>							
None	12	68	4	1	3	10	3
0-20%	12	64	5	2	4	10	5
30-50%	23	52	4	3	5	9	4
60-70%	58	27	2	3	3	4	2
80-100%	81	13	1	1	1	2	1
<i>Race/Ethnicity</i>							
Minority	32	46	4	3	5	5	5
Non-Minority	22	59	3	1	3	9	2
<i>Age</i>							
Under 65 Years Old	38	35	6	3	6	8	5
65 Years Old or Older	14	73	2	0	1	9	1

2003 SRM Q25

Margin of error within ±6

The average weeks and hours per week retirees worked in 2002, excluding retirees who indicated they were not employed in 2002, are shown in Table 23. Retirees indicated they worked an average of 40 hours per week and 46 weeks per year. Air Force retirees worked slightly fewer hours per week on average than retirees from the other Services (39 hours vs. 41-42 hours), although there were no Service differences in the number of weeks retirees worked in 2002. The more recent the cohort, the retirees in that cohort indicated that they worked more weeks on average (40 weeks for 1971-1979; 46 weeks for 1980-1989; 48 weeks for 1990-2001) and more hours per week on average (33 hours for 1971-1979; 40 hours for 1980-1989; 42 hours for 1990-2001). Retirees with an 80-100% disability rating worked fewer weeks in 2002 than retirees with no disability rating or a lower disability rating (39 weeks vs. 44-47 weeks), and they also worked fewer hours per week than other retirees (35 hours vs. 39-41 hours). Retirees 65 and over worked fewer weeks and hours per week than younger retirees (38 weeks vs. 47 weeks and 31 hours vs. 42 hours, respectively).

**Table 23.*****Average Hours and Weeks Employed Retirees Indicated Working in 2002, by Demographic Characteristics***

<b>Category</b>	<b>Weeks Worked Previous Year</b>	<b>Hours Worked Typical Week</b>
<i>Total</i>	46	40
<i>Branch of Service</i>		
Army	46	41
Navy	46	41
Marine Corps	46	42
Air Force	46	39
<i>Paygrade Group</i>		
Enlisted	46	40
Officers	46	40
<i>Retirement Cohort</i>		
1971-1979	40	33
1980-1989	46	40
1990-2001	48	42
<i>Disability Rating</i>		
None	47	41
0-20%	47	41
30-50%	46	40
60-70%	44	39
80-100%	39	35
<i>Race/Ethnicity</i>		
Minority	46	40
Non-Minority	46	41
<i>Age</i>		
Under 65 Years Old	47	42
65 Years Old or Older	38	31
2003 SRM Q27 & 28		Margin of error Q27 within $\pm 0.9$ weeks Margin of error Q28 within $\pm 0.9$ hours

*Note.* Weeks worked include paid vacation and sick leave.

In this report, retirees are classified as part-time or full-time workers. In order for a retiree to be classified as full time, the retiree must work 50 or more weeks per year (i.e., be a full-year worker) and work 35 or more hours per week (i.e., work full-time hours). Any retiree who does not fulfill these two criteria is classified as a part-time worker. Full-year, part-time workers; part-year, full-time workers; and part-year, part-time workers are all defined as part-time workers in this report.

As shown in Table 24, the majority of employed retirees worked full time in 2002 (67%). The more recent the cohort, the more likely retirees were to indicate they worked full time (42% for 1971-1979; 67% for 1980-1989; 74% for 1990-2001). Retirees with a 60-70% or an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to work full time (59% and 48%, respectively, vs. 66-69%). Retirees 65 and over were less likely than retirees under 65 to work full time (35% vs. 71%). Minority retirees were slightly less likely than non-minority retirees to work full time (64% vs. 69%).

**Table 24.**  
*Percentage of Retirees Employed in 2002 With Full-Time vs. Part-Time Work Status, by Retiree Characteristics*

Category	Full-Time	Part-Time		
		Full-year worker – Part-Time	Part-year worker – Full-Time	Part-year worker – Part-Time
<i>Total</i>	67	7	17	9
<i>Branch of Service</i>				
Army	67	6	18	9
Navy	67	6	18	9
Marine Corps	66	6	20	7
Air Force	68	8	14	10
<i>Paygrade Group</i>				
Enlisted	68	6	17	8
Officers	66	8	15	12
<i>Retirement Cohort</i>				
1971-1979	42	15	18	25
1980-1989	67	7	17	9
1990-2001	74	4	16	6
<i>Disability</i>				
None	68	7	16	9
0-20%	69	6	17	8
30-50%	66	6	18	10
60-70%	59	6	23	12
80-100%	48	8	22	22
<i>Race/Ethnicity</i>				
Minority	64	6	22	9
Non-Minority	69	7	15	9
<i>Age</i>				
Under 65 Years Old	71	5	17	7
65 Years Old or Older	35	19	16	31

2003 SRM Q27 & Q28

Margin of error within  $\pm 4$

Thirty-three percent of retirees are part-time workers, including 7% full-year, part-time workers; 17% part-year, full-time workers; and 9% part-year, part-time workers. Air Force retirees were less likely to be part-year, full-time workers than retirees in the other Services (14% vs. 18-20%). Retired officers were more likely than enlisted retirees to be part-year, part-time workers (12% vs. 8%). Retirees in the 1971-1979 cohort were more likely than later cohorts to be full-year, part-time workers (15% vs. 4-7%) or part-year, part-time workers (25% vs. 6-9%). Retirees with a 60-70% or an 80-100% disability rating were more likely than retirees with a lower or no disability rating to be part-year, full-time workers (22-23% vs. 16-18%). In addition, retirees with an 80-100% disability rating were more likely than retirees with a lower or no disability rating to be part-year, part-time workers (22% vs. 8-12%). Non-minorities were less likely than minorities to be part-year, full-time workers (15% vs. 22%). Retirees over 65 were more likely than retirees under 65 to be full-year, part-time workers (19% vs. 5%) or part-year, part-time workers (31% vs. 7%).

Part-time workers were all asked the reason they did not work full time. These results are shown in Table 25. Thirty-five percent of retirees who worked part time indicated that they did so because they wanted to work part time rather than full time. Full-year, part-time workers and part-year, part-time workers were more likely to say they worked part time because they wanted to than part-year, full-time workers (50% and 45%, respectively, vs. 10%). In addition, part-year, full-time workers were more likely than other part-time workers to indicate failure to find a full-time job (22% vs. 6-9%) or slack work or material shortage (18% vs. 5-6%) as their reason for working part time. Part-year, part-time workers were also more likely than other part-time workers to indicate that they worked part time because they could find only part-time work (15% vs. 6-8%). Part-year, full-time workers were most likely to cite "other reasons" for working part time (45% vs. 25-30%).

Retired officers were more likely than enlisted retirees to indicate they worked part time by choice (47% vs. 30%). The more recent the cohort, the less likely the retiree was to indicate they worked part time by choice (50% for 1971-1979; 36% for 1980-1989; 23% for 1990-2001). Retirees with a 60-70% or an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate they worked part time because they wanted to do so (both 18% vs. 29-40%). Retirees 65 and over were more likely than retirees under 65 to indicate they preferred to work part time (53% vs. 29%). Minority retirees were less likely than non-minority retirees to have worked part time by choice (23% vs. 38%).

Retirees also indicated they worked part time because of being unable to find a full-time job (12%), slack work or material shortage (10%), and only being able to work part time (10%). Enlisted retirees were more likely than retired officers to indicate that they worked part time for the following reasons: unable to find full-time work (14% vs. 9%), only able to find part-time work (12% vs. 6%), and slack work or material shortage (11% vs. 6%). The more recent the cohort, the more likely retirees were to indicate they worked part time because they could not find full-time work (3% for 1971-1979; 11% for 1980-1989; 20% for 1990-2001). Retirees with a 60-70% or an 80-100% disability rating were more likely than retirees with no disability rating or a lower disability rating to indicate they were only able to work part time (22% and 28%, respectively, vs. 7-14%). Retirees under 65 were more likely than older retirees to indicate they worked part time because they were unable to find a full-time job (16% vs. 2%), or they experienced slack work or material shortage (12% vs. 4%).



**Table 25.**

***Percentage of Working Retirees Employed Part Time in 2002, by Reasons for Part-Time Work and Demographic Characteristics***

<b>Category</b>	<b>Could Not Find Full-Time Job</b>	<b>Slack Work or Material Shortage</b>	<b>Wanted Part-Time Work</b>	<b>Only Able to Work Part Time</b>	<b>Other</b>
<i>Total</i>	12	10	35	10	33
<i>Employment Status</i>					
Full Year Worker – Part-Time	6	6	50	8	30
Part Year Worker – Full-Time	22	18	10	6	45
Part Year Worker – Part-Time	9	5	45	15	25
<i>Branch of Service</i>					
Army	11	9	33	12	35
Navy	14	12	34	8	32
Marine Corps	14	10	26	12	38
Air Force	11	9	39	10	31
<i>Paygrade Group</i>					
Enlisted	14	11	30	12	34
Officers	9	6	47	6	31
<i>Retirement Cohort</i>					
1971-1979	3	7	50	10	30
1980-1989	11	9	36	9	35
1990-2001	20	12	23	11	33
<i>Disability Rating</i>					
None	10	10	40	7	32
0-20%	16	9	33	8	34
30-50%	15	10	29	14	32
60-70%	18	9	18	22	34
80-100%	7	5	18	28	42
<i>Race/Ethnicity</i>					
Minority	14	11	23	12	39
Non-Minority	12	9	38	10	31
<i>Age</i>					
Under 65 Years Old	16	12	29	10	34
65 Years Old or Older	2	4	53	11	31

2003 SRM Q31

Margin of error within ±8

### ***Principal Employment in 2002***

Retirees who worked in 2002 were asked to indicate the source of their principal employment, defined as their longest primary job in 2002. As shown in Table 26, 56% of retirees reported working for a private company. Fewer retirees indicated they worked for the government—16% for the Federal Government, 7% for state government, and 6% for local government (e.g., county, city, or town). Eleven percent of retirees indicated they were self-employed. Enlisted retirees were more likely than retired officers to indicate they worked for a private company (57% vs. 52%) or for the Federal Government (18% vs. 8%), whereas retired officers were more likely to indicate they were self-employed (17% vs. 9%) or working for a non-profit company (7% vs. 3%). Retirees in the 1990-2001 cohort were more likely than retirees in the other cohorts to indicate they were working for a private company (60% vs. 48-50%). The more recent the cohort, the less likely retirees were to indicate they were self-employed (24% for 1971-1979; 12% for 1980-1989; 6% for 1990-2001). Retirees with no VA disability rating were less likely than retirees with a disability rating to indicate they worked for the Federal Government (13% vs. 19-22%). Minority retirees were more likely than non-minority retirees to indicate they worked for the Federal Government (23% vs. 13%) or for the state government (9% vs. 6%), whereas non-minority retirees were more likely to indicate they worked for a private company (58% vs. 50%) or were self-employed (12% vs. 7%). Retirees under 65 were more likely than those 65 and over to indicate they were employed by a private employer in 2002 (57% vs. 44%) or by the Federal Government (16% vs. 9%). Older retirees were more likely than retirees under 65 to indicate they were self-employed in 2002 (28% vs. 9%).

**Table 26.**

**Percentage of Employed Retirees Who Indicated Type of Principal Employment, by Demographic Characteristics**

Category	Private Company	Non-Profit	Federal Gov't.	State Gov't.	Local Sel Gov't.	f-employed	Working Without Pay
<i>Total</i>	56	4	16	7	6	11	1
<i>Branch of Service</i>							
Army	52	4	17	9	7	11	1
Navy	60	4	14	6	7	10	1
Marine Corps	55	4	13	7	7	14	0
Air Force	56	4	17	7	6	10	1
<i>Paygrade Group</i>							
Enlisted	57	3	18	7	6	9	1
Officers	52	7	8	8	7	17	1
<i>Retirement Cohort</i>							
1971-1979	48	4	11	5	6	24	2
1980-1989	50	4	19	7	7	12	1
1990-2001	60	4	15	8	7	6	0
<i>Disability Rating</i>							
None	59	4	13	6	7	11	1
0-20%	53	4	19	8	6	10	1
30-50%	51	4	20	8	7	9	1
60-70%	50	5	22	9	5	8	1
80-100%	44	6	20	8	7	13	3
<i>Race/Ethnicity</i>							
Minority	50	3	23	9	8	7	1
Non-Minority	58	4	13	6	6	12	1
<i>Age</i>							
Under 65 Years Old	57	4	16	7	6	9	1
65 Years Old or Older	44	6	9	4	7	28	2

2003 SRM Q32

Margin of error within  $\pm 4$

The types of occupations retirees performed at their places of principal employment in 2002 are shown in Table 27. The most frequently mentioned occupations were managers and professionals (both 22%). Other common occupations included blue-collar work (17%), service occupations (12%), and office work (12%). Retirees from the Marine Corps were less likely than retirees from the other Services to indicate they were engaged in office work (8% vs. 11-12%). Navy retirees were more likely than retirees from the other Services to indicate they were engaged in blue-collar work (21% vs. 14-16%). Retired officers were more likely than enlisted retirees to indicate they worked as managers (40% vs. 17%) or professionals (35% vs. 18%), whereas enlisted retirees were more likely to indicate they were engaged in blue-collar work (20% vs. 4%), the service industry (15% vs. 5%), or office work (14% vs. 4%). Retirees in the 1971-1979 cohort were more likely than retirees in other cohorts to indicate they worked in sales (12% vs. 6-7%). Non-minority retirees were more likely than minority retirees to indicate they

**Table 27.**  
**Percentage of Employed Retirees Who Indicated Type of Occupation, by Demographic Characteristics**

Category	Managers	Professionals	Services	Sales	Office Work	Farm	Blue Collar	Transportation
<i>Total</i>	22	22	12	7	12	0	17	8
<i>Branch of Service</i>								
Army	21	22	15	7	11	0	14	9
Navy	20	21	12	7	12	0	21	8
Marine Corps	25	18	16	7	8	0	16	10
Air Force	24	23	10	7	12	0	16	8
<i>Paygrade Group</i>								
Enlisted	17	18	15	7	14	0	20	9
Officers	40	35	5	7	4	0	4	5
<i>Retirement Cohort</i>								
1971-1979	20	16	15	12	10	1	17	11
1980-1989	24	20	13	7	11	1	15	9
1990-2001	22	24	12	6	12	0	17	8
<i>Disability Rating</i>								
None	22	21	12	7	10	0	17	9
0-20%	23	21	12	7	13	1	16	8
30-50%	21	23	13	7	14	0	15	7
60-70%	21	23	13	7	15	0	14	7
80-100%	21	23	14	8	14	1	13	6
<i>Race/Ethnicity</i>								
Minority	18	19	18	5	16	0	16	8
Non-Minority	24	23	10	8	10	0	17	8
<i>Age</i>								
Under 65 Years Old	22	22	12	6	12	0	17	8
65 Years Old or Older	22	18	14	12	9	1	14	10
2003 SRM Q35								
Margin of error within #4								

worked as managers (24% vs. 18%) or professionals (23% vs. 19%), whereas minority retirees were more likely to indicate they worked in the service industry (18% vs. 10%) or in an office (16% vs. 10%). Retirees under 65 were more likely than those 65 and over to indicate they worked in an office (12% vs. 9%), whereas older retirees were more likely to indicate they worked in sales (12% vs. 6%).

### ***Earnings From Principal Employer***

The average pre-tax earnings of retirees in 2002 from principal employers, including bonuses and overtime pay, are shown in Table 28. Retirees with zero earnings from a principal employer were excluded from these analyses. The average earnings of retirees totaled \$43,529. Retired officers earned more than enlisted retirees (\$65,760 vs. \$36,665). Retirees in the 1971-1979 cohort earned less than retirees in the other cohorts (\$31,218 vs. \$45,292-\$45,629). Retirees with an 80-100% disability rating reported lower earnings in 2002 than retirees with no disability rating or a lower disability rating (\$32,114 vs. \$37,261-\$45,512). Non-minority retirees earned more than minority retirees (\$45,591 vs. \$37,643). Retirees under 65 earned more than retirees 65 and over (\$44,891 vs. \$30,510).

Retirees working full time for a principal employer in 2002 earned an average of \$51,606. Retired officers working full time earned more on average than enlisted retirees (\$80,753 vs. \$42,838). Minority retirees working full time earned less than non-minorities (\$44,371 vs. \$53,913).

Retirees working part time for a principal employer in 2002 earned an average of \$26,698. Retired officers working part time earned more than enlisted retirees (\$37,187 vs. \$23,077). Part-time workers in the 1971-1979 cohort also earned less than part-time workers in the other retirement cohorts (\$18,802 vs. \$28,404-\$29,535). Retirees with an 80-100% disability rating who worked part time reported lower earnings in 2002 than retirees with no disability rating or a lower disability rating (\$18,647 vs. \$24,303-\$27,700). Retirees 65 and over who worked part time earned less than retirees under 65 (\$19,482 vs. \$28,374).

**Table 28.*****Average 2002 Pre-Tax Earnings for Full-Time and Part-Time Employed Retirees, by Demographic Characteristics***

<b>Category</b>	<b>Total</b>	<b>Full Time</b>	<b>Part Time</b>
<i>Total</i>	\$43,529	\$51,606	\$26,698
<i>Branch of Service</i>			
Army	\$43,154	\$50,471	\$28,213
Navy	\$42,580	\$50,986	\$25,203
Marine Corps	\$44,804	\$53,008	\$28,086
Air Force	\$44,333	\$52,761	\$26,207
<i>Paygrade Group</i>			
Enlisted	\$36,665	\$42,838	\$23,077
Officers	\$65,760	\$80,753	\$37,187
<i>Retirement Cohort</i>			
1971-1979	\$31,218	\$48,275	\$18,802
1980-1989	\$45,629	\$54,161	\$28,404
1990-2001	\$45,292	\$50,966	\$29,535
<i>Disability Rating</i>			
None	\$45,512	\$53,587	\$27,700
0-20%	\$43,149	\$50,187	\$27,487
30-50%	\$39,958	\$47,633	\$24,774
60-70%	\$37,261	\$45,827	\$24,303
80-100%	\$32,114	\$47,983	\$18,647
<i>Race/Ethnicity</i>			
Minority	\$37,643	\$44,371	\$25,715
Non-Minority	\$45,591	\$53,913	\$26,841
<i>Age</i>			
Under 65 Years Old	\$44,891	\$51,697	\$28,374
65 Years Old or Older	\$30,510	\$49,867	\$19,482

2003 SRM Q38

Margin of error within  $\pm \$5,251$ *Note.* Calculation of earnings from principal employer includes only those retirees who had earnings in 2002.

Earnings include bonus and overtime from the retiree's principal employer before taxes and deductions.

### ***Benefits Provided by Principal Employer***

Retirees who had a principal employer in 2002 were asked if their employer provided them specific benefits (such as health insurance, dental insurance, life insurance, disability insurance, or a pension). As shown in Table 29, over 50% of retirees indicated the benefits specified were provided by their principal employer: 60% were provided life or accident insurance, 59% were provided health insurance, 56% were provided a pension, 53% were provided disability insurance, and 51% were provided dental insurance. The more recent the cohort, the more likely retirees were to indicate they were provided health insurance (34% for 1971-1979; 59% for 1980-1989; 64% for 1990-2001) and dental insurance (26% for 1971-1979; 49% for 1980-1989; 59% for 1990-2001). Retirees in the 1971-1979 cohort were less likely than retirees in the other cohorts to indicate they worked for an employer who provided a pension (31% vs. 57-62%), life insurance (33% vs. 60-66%), or disability insurance (29% vs. 53-59%). Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to indicate they had a principal employer who provided them each type of benefit—health insurance (43% vs. 53-60%), dental insurance (36% vs. 46-53%), a pension (42% vs. 53-59%), life insurance (43% vs. 56-61%), and disability insurance (37% vs. 46-54%). Minority retirees were more likely than non-minority retirees to indicate they received employer-provided health insurance (65% vs. 57%), dental insurance (56% vs. 50%), or a pension (62% vs. 55%). Retirees under 65 were more likely than retirees 65 and over to indicate they were provided health insurance (63% vs. 26%), dental insurance (55% vs. 20%), a pension (60% vs. 25%), life insurance (64% vs. 25%), or disability insurance (57% vs. 22%).

**Table 29.**

**Percentage of Employed Retirees Who Indicated Their Employer-Provided Benefits in 2002, by Demographic Characteristics**

<b>Category</b>	<b>Health Insurance</b>	<b>Dental Insurance</b>	<b>Pension</b>	<b>Life/ Accident Insurance</b>	<b>Disability Insurance</b>
<i>Total</i>	59	51	56	60	53
<i>Branch of Service</i>					
Army	57	49	55	58	51
Navy	59	53	56	61	57
Marine Corps	60	51	56	58	52
Air Force	59	52	57	60	51
<i>Paygrade Group</i>					
Enlisted	59	51	56	60	53
Officers	57	53	56	59	52
<i>Retirement Cohort</i>					
1971-1979	34	26	31	33	29
1980-1989	59	49	57	60	53
1990-2001	64	59	62	66	59
<i>Disability Rating</i>					
None	60	53	55	60	54
0-20%	59	52	59	61	54
30-50%	57	50	58	59	51
60-70%	53	46	53	56	46
80-100%	43	36	42	43	37
<i>Race/Ethnicity</i>					
Minority	65	56	62	63	56
Non-Minority	57	50	55	59	52
<i>Age</i>					
Under 65 Years Old	63	55	60	64	57
65 Years Old or Older	26	20	25	25	22
2003 SRM Q39a-39e				Margin of error within $\pm 4$	



Retirees who had a principal employer in 2002 were asked how satisfied they were with their principal job in that year. As shown in Table 30, 79% indicated they were satisfied with their principal job. Retired officers were more likely to indicate they were satisfied with their principal job than enlisted retirees (85% vs. 77%). Retirees in the 1990-2001 cohort were slightly less likely to indicate they were satisfied with their principal job than retirees in the other cohorts (77% vs. 81-82%). Retirees 65 and over were more likely to report being satisfied with their principal job than younger retirees (86% vs. 78%).

**Table 30.**  
***Percentage of Employed Retirees Who Indicated Level of Satisfaction in 2002 With Principal Job, by Demographic Characteristics***

Category	Neither Satisfied Nor		
	Dissatisfied	Dissatisfied	Satisfied
<i>Total</i>	9	12	79
<i>Branch of Service</i>			
Army	9	14	77
Navy	10	13	77
Marine Corps	9	12	79
Air Force	8	10	81
<i>Paygrade Group</i>			
Enlisted	10	14	77
Officers	7	8	85
<i>Retirement Cohort</i>			
1971-1979	5	14	82
1980-1989	7	11	81
1990-2001	11	12	77
<i>Disability Rating</i>			
None	8	11	81
0-20%	9	13	78
30-50%	12	14	75
60-70%	16	14	70
80-100%	13	17	70
<i>Race/Ethnicity</i>			
Minority	9	15	76
Non-Minority	9	11	80
<i>Age</i>			
Under 65 Years Old	10	12	78
65 Years Old or Older	3	12	86

2003 SRM Q40

Margin of error within  $\pm 3$

## ***Relationship Between Military and Civilian Work***

### ***Impact of Military Service on Employment***

Retirees who entered the job market after retiring from the military, including those who did not work in 2002, were asked to indicate how valuable their military experience was for their post-retirement job experience. Overall, 70% indicated that their military experience was valuable or very valuable in their post-Service work experience (Table 31). Retired officers were more likely than enlisted retirees to indicate their service was very valuable (44% vs. 30%). Conversely, enlisted retirees were twice as likely as retired officers to rate their military experience as not at all valuable (13% vs. 5%). Retirees in the 1971-1979 cohort were slightly less likely than retirees in the other cohorts to indicate their military experience was valuable or very valuable to their post-Service job experience (67% vs. 71-72%). Retirees with a disability rating of 30% or higher were less likely than retirees with no disability rating or a 0-20% disability rating to indicate their military experience was valuable or very valuable to their post-Service work experience (60-66% vs. both 72%).

**Table 31.**

**Percentage of Retirees Who Indicated Value of Military Experience to Civilian Post-Retirement Job Experience, by Demographic Characteristics**

<b>Category</b>	<b>Not At All Valuable</b>	<b>Not Very Valuable</b>	<b>Valuable</b>	<b>Very Valuable</b>
<i>Total</i>	12	18	37	33
<i>Branch of Service</i>				
Army	13	20	37	30
Navy	10	17	38	35
Marine Corps	12	16	37	34
Air Force	11	19	37	33
<i>Paygrade Group</i>				
Enlisted	13	20	37	30
Officers	5	13	38	44
<i>Retirement Cohort</i>				
1971-1979	14	20	38	29
1980-1989	11	17	36	36
1990-2001	11	18	38	33
<i>Disability Rating</i>				
None	11	18	37	35
0-20%	11	17	39	33
30-50%	13	21	37	29
60-70%	16	20	36	28
80-100%	17	23	34	26
<i>Race/Ethnicity</i>				
Minority	10	17	37	36
Non-Minority	12	19	37	32
<i>Age</i>				
Under 65 Years Old	11	18	37	33
65 Years Old or Older	12	19	38	31

2003 SRM Q12

Margin of error within  $\pm 4$

Retirees who sought full-time employment after retiring from the military were asked to indicate whether their military experience helped or hindered them in their post-military job search. As shown in Table 32, 62% of retirees indicated being a military retiree helped them gain full-time employment; 9% indicated it hindered their employment prospects. Retirees with a disability rating of 30% or higher were less likely than retirees with no disability rating or a 0-20% disability rating to indicate their military experience helped them obtain a job after leaving the military (52-59% vs. both 64%). Minority retirees were more likely than non-minority retirees to indicate that being in the military helped them obtain post-military employment (70% vs. 60%).

**Table 32.**

***Percentage of Retirees Who Indicated Effect of Military Service on Obtaining Civilian Post-Retirement Employment, by Demographic Characteristics***

<b>Category</b>	<b>Hindered</b>	<b>No Effect</b>	<b>Helped</b>
<i>Total</i>	9	28	62
<i>Branch of Service</i>			
Army	11	29	60
Navy	8	28	64
Marine Corps	10	28	62
Air Force	9	29	63
<i>Paygrade Group</i>			
Enlisted	9	29	62
Officers	9	28	63
<i>Retirement Cohort</i>			
1971-1979	7	30	63
1980-1989	9	28	63
1990-2001	11	28	62
<i>Disability Rating</i>			
None	8	29	64
0-20%	9	27	64
30-50%	12	29	59
60-70%	14	29	57
80-100%	16	32	52
<i>Race/Ethnicity</i>			
Minority	8	22	70
Non-Minority	10	30	60
<i>Age</i>			
Under 65 Years Old	10	28	62
65 Years Old or Older	6	30	64

2003 SRM Q14

Margin of error within  $\pm 3$

As shown in Table 33, 35% of retirees who sought employment after retirement indicated their military service experience helped them obtain pay comparable to civilians, 48% indicated it had no impact, and 18% indicated it hindered their chances of earning a wage or salary comparable to that of their civilian peers. Minority retirees were more likely than non-minorities to indicate the military helped them achieve comparable pay (43% vs. 32%). Retirees 65 and over were more likely than those under 65 to indicate that their military service helped in receiving pay comparable to that of their civilian peers (39% vs. 33%).

**Table 33.**  
***Percentage of Retirees Who Indicated Effect of Military Service on Achieving Pay***  
***Comparable to Civilian Peers, by Demographic Characteristics***

Category	Hindered	No Effect	Helped
<i>Total</i>	18	48	35
<i>Branch of Service</i>			
Army	18	48	35
Navy	18	48	34
Marine Corps	17	49	34
Air Force	17	48	35
<i>Paygrade Group</i>			
Enlisted	17	49	35
Officers	21	45	34
<i>Retirement Cohort</i>			
1971-1979	14	48	38
1980-1989	19	47	35
1990-2001	19	48	33
<i>Disability Rating</i>			
None	16	49	35
0-20%	18	46	37
30-50%	20	48	32
60-70%	22	45	32
80-100%	21	46	32
<i>Race/Ethnicity</i>			
Minority	14	43	43
Non-Minority	19	50	32
<i>Age</i>			
Under 65 Years Old	19	48	33
65 Years Old or Older	14	46	39

2003 SRM Q15

Margin of error within  $\pm 4$

Retirees who worked in 2002 were asked if their principal job was related to their military training. As shown in Table 34, more than half of retirees indicated their principal employment in 2002 was somewhat related (32%) or very related (24%) to their military training. Retired officers were more likely than enlisted retirees to indicate their military training was somewhat or very related to their principal employment (66% vs. 54%). More retirees in the 1971-1979 cohort than retirees in the other cohorts indicated their principal job was not at all related to their military training (52% vs. 30-36%). Retirees with a disability rating of 80-100% were more likely than retirees with no disability rating or a lower disability rating to indicate their principal employment was not related to their military training (45% vs. 34-37%). Retirees under 65 were more likely than those 65 and over to indicate their principal job was somewhat or very related to their military training (58% vs. 43%). Conversely, retirees 65 and over were more likely than younger retirees to indicate their job was not at all related to their military training (51% vs. 33%).

**Table 34.**

***Percentage of Employed Retirees Who Indicated Relationship of Military Training to Principal Job in 2002, by Demographic Characteristics***

<b>Category</b>	<b>Not at All Related</b>	<b>Very Unrelated</b>	<b>Somewhat Related</b>	<b>Very Related</b>
<i>Total</i>	35	9	32	24
<i>Branch of Service</i>				
Army	36	9	33	22
Navy	34	9	32	25
Marine Corps	35	8	33	23
Air Force	34	9	31	26
<i>Paygrade Group</i>				
Enlisted	38	9	32	22
Officers	24	10	34	32
<i>Retirement Cohort</i>				
1971-1979	52	7	26	14
1980-1989	36	8	32	24
1990-2001	30	10	34	27
<i>Disability Rating</i>				
None	34	9	33	25
0-20%	34	10	32	24
30-50%	37	10	31	22
60-70%	37	9	30	24
80-100%	45	9	29	17
<i>Race/Ethnicity</i>				
Minority	34	9	31	26
Non-Minority	35	9	33	24
<i>Age</i>				
Under 65 Years Old	33	9	33	25
65 Years Old or Older	51	6	28	15

2003 SRM Q42

Margin of error within  $\pm 4$

Retirees who indicated their principal job was not related to their military training were asked why they chose to work in an unrelated occupation (Table 35). Lack of available jobs in their field of training (25%) was the most frequently cited reason retirees chose to work in an unrelated field. Other common reasons for working in an occupation unrelated to their military training included pay and promotion opportunities (17%) and changes in career/professional interests (15%). Retired officers were more likely than enlisted retirees to indicate they were working in a job unrelated to their military training because they wanted a change in career/professional interests (22% vs. 13%) and because of the working conditions (13% vs. 9%). Enlisted retirees were more likely than retired officers to indicate their occupational choice was due to lack of jobs available in a field equivalent to their military training (28% vs. 16%) and to the availability of better pay or promotion opportunities in unrelated work (18% vs. 12%). Retirees under 65 were more likely than older retirees to indicate they were working in a job unrelated to their military training because there were no available jobs related to their military training (27% vs. 17%). Older retirees were more likely than retirees under 65 to indicate their decision to work in a field unrelated to their military training was due to better working conditions (16% vs. 9%). More retirees with an 80-100% disability rating than retirees with no disability rating or a lower disability rating indicated they had "other" reasons for working in areas unrelated to their military training (28% vs. 13-18%). Retirees 65 and over were twice as likely as younger retirees to indicate they had "other" reasons for working in occupations unrelated to their military training (24% vs. 12%).



**Table 35.**  
**Percentage of Employed Retirees Who Indicated Most Important Reason for Working in Areas Unrelated to Military Training, by Demographic Characteristics**

Category	No jobs available in field of military training	Pay, promotion opportunities	Change in career or professional interests	Other	Working conditions	No jobs available in primary field of interest	Job location	Family-related reasons
<i>Total</i>	25	17	15	14	10	8	6	5
<i>Branch of Service</i>								
Army	25	18	13	15	10	8	6	5
Navy	24	15	17	14	10	8	7	5
Marine Corps	26	20	11	13	11	9	3	6
Air Force	26	17	15	13	10	8	6	5
<i>Paygrade Group</i>								
Enlisted	28	18	13	14	9	8	6	4
Officers	16	12	22	14	13	8	8	7
<i>Retirement Cohort</i>								
1971-1979	20	15	12	24	13	6	6	5
1980-1989	25	16	15	13	11	7	6	5
1990-2001	28	18	15	11	8	9	6	5
<i>Disability Rating</i>								
None	25	16	16	13	10	8	6	5
0-20%	26	19	13	14	9	8	5	5
30-50%	27	17	14	16	10	8	6	4
60-70%	25	15	13	18	9	10	6	4
80-100%	19	15	12	28	8	7	5	6
<i>Race/Ethnicity</i>								
Minority	27	20	15	13	9	9	5	3
Non-Minority	25	16	15	14	11	8	6	6
<i>Age</i>								
Under 65 Years Old	27	18	15	12	9	9	6	5
65 Years Old or Older	17	12	14	24	16	5	6	6
2003 SRM Q44								
Margin of error within ±6								

## Chapter 6: Financial Situation

The 2003 SRM included several questions related to income from all sources, including earnings, spouse income, social security, and pensions. This chapter discusses retirees' 2002 individual and household incomes. Econometric analyses of the survey data on post-Service earnings of military retirees are reported by Mackin and Darling (2004). Buddin and Kapur (2005) also examined the survey data in their analysis of military disability compensation. For additional information on the economic situation of military retirees, refer to Chapter 5 on employment and Chapter 7 on health and medical care.

### *Retiree Income*

The average income of all retirees from 2002 pre-tax earnings, stocks, investments, pensions, and assistance (e.g., supplemental security income [SSI], disability payments, and unemployment compensation) is shown in Table 36.<sup>8</sup> The average pre-tax earned income for all retirees was \$35,151, and average pension income was \$25,890. Retirees received \$2,201 in disability income and \$3,404 from stocks, bonds, and other investments. For retirees, the average total income from all sources was \$63,992.

The average pre-tax earned income of retired officers in 2002 was higher than that of enlisted retirees (\$52,669 vs. \$29,681). The more recent the cohort, the higher the average pre-tax earned income of retirees (\$16,428 for 1971-1979; \$37,634 for 1980-1989; \$45,325 for 1990-2001). In 2002, retirees with a 60-70% or an 80-100% disability rating earned less on average than retirees with no disability rating or a lower disability rating (\$24,792 and \$14,830, respectively, vs. \$34,809-\$37,674). Minority retirees earned less on average than non-minority retirees (\$32,100 vs. \$36,416). On average, retirees under 65 earned over twice as much as retirees 65 and over (\$41,385 vs. \$15,349).

Retirees were asked how much income they received from stocks and bonds, IRAs, savings, annuities, estate or trust payments, and rental income from property. Retired officers averaged over three times as much income from these types of investments as enlisted retirees (\$7,103 vs. \$2,258). Retirees in the 1990-2001 cohort had on average roughly half the investment income of retirees in the other cohorts (\$1,899 vs. \$4,287-\$4,971). Minority retirees received less on average in investment income than non-minority retirees (\$2,206 vs. \$3,781). Retirees 65 and over received an average of over twice as much income from stocks, bonds, and other investments than younger retirees (\$5,935 vs. \$2,600).

As shown in Table 36, there were also differences in average retiree pension income. Navy retirees received slightly less pension income on average than retirees from the other Services (\$24,449 vs. \$25,990-\$27,797). The average pension income of retired officers in 2002 was higher than that of enlisted retirees (\$40,943 vs. \$21,195). The earlier the cohort, the higher the pension income was for retirees (\$34,267 for 1971-1979; \$26,853 for 1980-1989; \$20,103 for

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<sup>8</sup> The estimates of average earnings in Table 35 differ from the earnings estimates in Table 27 because retirees with zero earnings in 2002 were included in calculating the averages in Table 35. By contrast, Table 27 was limited to retirees with earnings from principal full-time or part-time employment. The estimates in Table 35 can be interpreted as earned income per capita for the entire retiree population. For retirees, subgroup differences in earned income shown in Table 35 were consistent with the subgroup differences in earned income in Table 27.

1990-2001). Retirees with a 60-70% disability rating received less pension income on average in 2002 than retirees with either no disability rating or some other disability rating (\$21,815 vs. \$23,841-\$26,737). Minority retirees received less pension income on average than non-minority retirees (\$21,392 vs. \$27,257). The average pension income of retirees 65 and over was higher than that of younger retirees (\$39,897 vs. \$21,425).

There were also differences in average disability income (e.g., SSI, unemployment insurance, civilian or military disability, worker's compensation, GI Bill, food stamps, welfare, and child support or alimony) among retirees. The average disability income of enlisted retirees in 2002 was higher than that of retired officers (\$2,400 vs. \$1,564). Retirees in the 1990-2001 cohort received less on average in disability income than retirees in the other cohorts (\$1,817 vs. \$2,493-\$2,537). Retirees with no disability rating had lower average disability income than retirees with a disability rating. Among retirees with a disability rating, retirees with a higher disability rating had on average higher disability income (\$1,398-\$15,337). Minority retirees received slightly higher disability income on average than non-minority retirees (\$2,649 vs. \$2,041).

The estimates of average total retiree income from all sources (i.e., earned income, investments, pension income, and disability income) are shown in Table 36. On average, retired officers in 2002 had a higher total income than enlisted retirees (\$99,714 vs. \$53,068). Retirees in the 1971-1979 cohort earned less on average than retirees in the other cohorts (\$54,849 vs. \$67,139-\$68,574). Retirees with a 60-70% or an 80-100% disability rating had lower total earnings on average than retirees with a lower disability rating or no disability rating (\$53,855 and \$54,610, respectively, vs. \$61,806-\$65,799). Minority retirees earned less on average than non-minority retirees (\$55,648 vs. \$67,082). Older retirees had a lower average total income than retirees under 65 (\$59,699 vs. \$65,389).

**Table 36.*****Average Income of Retirees in 2002, by Source of Income and Demographic Characteristics***

<b>Category</b>	<b>Earned Income</b>	<b>Stocks/ IRAs</b>	<b>Pensions</b>	<b>SSI, Disability, Unemployment</b>	<b>Total</b>
<i>Total</i>	\$35,151	\$3,404	\$25,890	\$2,201	\$63,992
<i>Branch of Service</i>					
Army	\$34,767	\$3,042	\$25,990	\$2,823	\$63,781
Navy	\$35,312	\$3,257	\$24,449	\$1,834	\$62,387
Marine Corps	\$36,738	\$4,235	\$27,797	\$2,713	\$68,321
Air Force	\$35,116	\$3,678	\$26,505	\$1,863	\$64,604
<i>Paygrade Group</i>					
Enlisted	\$29,681	\$2,258	\$21,195	\$2,400	\$53,068
Officers	\$52,669	\$7,103	\$40,943	\$1,564	\$99,714
<i>Retirement Cohort</i>					
1971-1979	\$16,428	\$4,971	\$34,267	\$2,537	\$54,849
1980-1989	\$37,634	\$4,287	\$26,853	\$2,493	\$68,574
1990-2001	\$45,325	\$1,899	\$20,103	\$1,817	\$67,139
<i>Disability Rating</i>					
None	\$37,156	\$3,701	\$26,737	\$683	\$65,704
0-20%	\$37,674	\$3,376	\$25,802	\$1,398	\$65,799
30-50%	\$34,809	\$2,841	\$23,841	\$2,905	\$61,806
60-70%	\$24,792	\$2,948	\$21,815	\$7,121	\$53,855
80-100%	\$14,830	\$2,333	\$26,497	\$15,337	\$54,610
<i>Race/Ethnicity</i>					
Minority	\$32,100	\$2,206	\$21,392	\$2,649	\$55,648
Non-Minority	\$36,416	\$3,781	\$27,257	\$2,041	\$67,082
<i>Age</i>					
Under 65 Years Old	\$41,385	\$2,600	\$21,425	\$2,265	\$65,389
65 Years Old or Older	\$15,349	\$5,935	\$39,897	\$2,003	\$59,699

2003 SRM Q56, Earned income

Margin of error within  $\pm$ \$2,362

2003 SRM Q57, Stocks/IRAs

Margin of error within  $\pm$ \$1,329

2003 SRM Q58, Pensions

Margin of error within  $\pm$ \$1,680

2003 SRM Q59, SSI, unemployment insurance, disability income, etc.

Margin of error within  $\pm$ \$829

2003 SRM Q56-59, Total income

Margin of error within  $\pm$ \$3,407*Note.* Averages include all retirees, including those with zero income from the source.

## ***Spouse Income***

Table 37 shows the average income retiree spouses received in 2002 from pre-tax earnings, stocks, investments, pensions, and assistance (SSI, disability payments, and unemployment compensation). Average pre-tax earned income of spouses of retirees was \$16,610, and average pension income was \$3,382. Spouses received an average of \$2,229 from investments in 2002 and \$488 from disability income. Spouses' average total income from all sources was \$21,930.

Spouses of Air Force retirees had on average slightly lower pre-tax earnings than spouses of retirees from the other Services (\$15,310 vs. \$16,923-\$17,975). Spouses of retired officers earned more on average than spouses of enlisted retirees (\$18,802 vs. \$15,862). The more recent the cohort, the higher the pre-tax income was for spouses of retirees (\$7,454 for 1971-1979; \$16,529 for 1980-1989; \$22,552 for 1990-2001). Spouses of retirees with an 80-100% disability rating earned less on average than other retirees' spouses (\$12,234 vs. \$16,126-\$17,592). Spouses of minority retirees had higher pre-tax earnings than spouses of non-minority retirees (\$19,356 vs. \$15,907). Spouses of retirees under 65 earned over three times as much on average as spouses of older retirees (\$20,116 vs. \$5,961).

Retirees were asked how much income their spouses received from stocks and bonds, IRAs, savings, annuities, estate or trust payments, and rental income from property. Spouses of retired officers received on average over twice as much income from these types of investments as spouses of enlisted retirees (\$3,758 vs. \$1,710). Spouses of retirees in the 1990-2001 cohort had on average less investment income than spouses of retirees in the other cohorts (\$1,624 vs. \$2,550-\$2,850). Spouses of retirees 65 and over received more income on average in stocks, bonds, and other investments than those of younger retirees (\$3,317 vs. \$1,867).

Retirees were also asked how much income their spouse received from pensions, including civilian retirement pay, military retirement pay, social security, civil service, and other government pensions. The average pension income for spouses of retired officers in 2002 was higher than that of spouses of enlisted retirees (\$4,258 vs. \$3,084). The earlier the cohort, the higher the average pension income was for retirees' spouses (\$5,645 for 1971-1979; \$3,367 for 1980-1989; \$1,930 for 1990-2001). The average pension income of spouses of retirees 65 and older was higher than that of spouses of younger retirees (\$6,541 vs. \$2,342).

Retirees were also asked how much income their spouse received from SSI, unemployment insurance, civilian or military disability, worker's compensation, GI Bill, food stamps, welfare, and child support or alimony. Spouses of retirees 65 and older received less income from these sources than spouses of younger retirees (\$353 vs. \$532).

When all types of income were combined to estimate the total income for spouses of retirees, the average total income of spouses of retired officers in 2002 was higher than that of spouses of enlisted retirees (\$26,661 vs. \$20,350). The more recent the cohort, the higher the total income was for retirees' spouses (\$15,575 for 1971-1979; \$22,151 for 1980-1989; \$25,992 for 1990-2001). Spouses of retirees with an 80-100% disability rating earned less on average than spouses of retirees with a lower disability rating or no disability rating (\$17,596 vs.

\$21,874-\$22,840). Spouses of retirees 65 and older had lower total income on average than spouses of younger retirees (\$15,380 vs. \$24,132).

**Table 37.**

*Average Income of Spouses in 2002, by Source of Income and Demographic Characteristics*

Category	Earned Income	Stocks/IRAs	Pensions	SSI, Disability, Unemployment	Total
<i>Total</i>	\$16,610	\$2,229	\$3,382	\$488	\$21,930
<i>Branch of Service</i>					
Army	\$16,923	\$2,197	\$3,471	\$582	\$22,334
Navy	\$17,860	\$2,384	\$2,858	\$462	\$22,748
Marine Corps	\$17,975	\$2,000	\$3,106	\$420	\$22,849
Air Force	\$15,310	\$2,187	\$3,703	\$440	\$20,911
<i>Paygrade Group</i>					
Enlisted	\$15,862	\$1,710	\$3,084	\$529	\$20,350
Officers	\$18,802	\$3,758	\$4,258	\$368	\$26,661
<i>Retirement Cohort</i>					
1971-1979	\$7,454	\$2,850	\$5,645	\$422	\$15,575
1980-1989	\$16,529	\$2,550	\$3,367	\$475	\$22,151
1990-2001	\$22,552	\$1,624	\$1,930	\$539	\$25,992
<i>Disability Rating</i>					
None	\$16,519	\$2,315	\$3,361	\$434	\$21,874
0-20%	\$17,296	\$2,365	\$3,381	\$532	\$22,840
30-50%	\$17,592	\$1,745	\$3,237	\$494	\$22,254
60-70%	\$16,126	\$2,420	\$3,774	\$651	\$22,121
80-100%	\$12,234	\$1,871	\$3,682	\$772	\$17,596
<i>Race/Ethnicity</i>					
Minority	\$19,356	\$1,891	\$3,049	\$510	\$23,684
Non-Minority	\$15,907	\$2,342	\$3,486	\$470	\$21,560
<i>Age</i>					
Under 65 Years Old	\$20,116	\$1,867	\$2,342	\$532	\$24,132
65 Years Old or Older	\$5,961	\$3,317	\$6,541	\$353	\$15,380

2003 SRM Q52, Earned Income

Margin of error within  $\pm$ \$1,729

2003 SRM Q53, Stocks/IRA

Margin of error within  $\pm$ \$736

2003 SRM Q54, Pensions

Margin of error within  $\pm$ \$772

2003 SRM Q55, SSI, Disability, Unemployment

Margin of error within  $\pm$ \$229

2003 SRM Q52-55, Total Income

Margin of error within  $\pm$ \$2,058

*Note.* Averages include all spouses, including those with zero income from the source.

### ***Household Income***

As shown in Table 38, the average household income for retirees, regardless of their marital status (including all spouse and retiree incomes), was \$80,852 in 2002. Total household income was higher for retired officers than for enlisted retirees (\$122,000 vs. \$68,365). Retirees in the 1971-1979 retirement cohort had a lower total household income than retirees in the other cohorts (\$66,420 vs. \$86,086-\$87,084). Retirees with a 60-70% or an 80-100% disability rating had lower total household earnings on average than retirees with no disability rating or a lower disability rating (\$70,088 and \$66,453, respectively, vs. \$78,394-\$83,707). Non-minorities had higher household incomes than minority retirees (\$84,149 vs. \$72,805), and retirees under 65 had higher household incomes than retirees 65 years or older (\$84,003 vs. \$71,239).

Married retirees had a higher average household income than unmarried retirees (\$86,425 vs. \$55,452). The average household income of married retired officers was higher than the average household income of married enlisted retirees (\$127,000 vs. \$73,012). Similarly, unmarried retired officers had a higher average household income than unmarried enlisted retirees (\$87,126 vs. \$49,235). Married retirees in the 1971-1979 cohort had a lower average household income than married retirees in the other cohorts (\$69,034 vs. \$91,736-\$94,657). Married retirees with an 80-100% disability rating had a lower total household income than other married retirees (\$71,326 vs. \$76,130-\$88,713). Minority retirees, regardless of marital status, had a lower total household income than non-minorities (\$79,202 vs. \$89,340 and \$50,045 vs. \$58,245, respectively). Married retirees under 65 had a higher average household income than married retirees 65 and older (\$90,652 vs. \$73,839).

**Table 38.**

***Average Household Income for Currently Married and Unmarried Retirees in 2002, by Demographic Characteristics***

<b>Category</b>	<b>Overall</b>	<b>Married</b>	<b>Unmarried</b>
<i>Total</i>	\$80,852	\$86,425	\$55,452
<i>Branch of Service</i>			
Army	\$80,612	\$86,547	\$54,749
Navy	\$79,974	\$86,504	\$52,263
Marine Corps	\$86,136	\$90,707	\$63,290
Air Force	\$80,839	\$85,614	\$57,354
<i>Paygrade Group</i>			
Enlisted	\$68,365	\$73,012	\$49,235
Officers	\$122,000	\$127,000	\$87,126
<i>Retirement Cohort</i>			
1971-1979	\$66,420	\$69,034	\$54,167
1980-1989	\$86,086	\$91,736	\$55,987
1990-2001	\$87,084	\$94,657	\$55,935
<i>Disability Rating</i>			
None	\$82,806	\$88,292	\$55,994
0-20%	\$83,707	\$88,713	\$58,462
30-50%	\$78,394	\$84,244	\$54,137
60-70%	\$70,088	\$76,130	\$48,218
80-100%	\$66,453	\$71,326	\$52,897
<i>Race/Ethnicity</i>			
Minority	\$72,805	\$79,202	\$50,045
Non-Minority	\$84,149	\$89,340	\$58,245
<i>Age</i>			
Under 65 Years Old	\$84,003	\$90,652	\$54,662
65 Years Old or Older	\$71,239	\$73,839	\$58,192
2003 SRM Q50-59, Total Income			Margin of error within ±\$4,004
2003 SRM Q50-59, Married			Margin of error within ±\$4,460
2003 SRM Q50-59, Unmarried			Margin of error within ±\$8,937



## **Chapter 7: Health and Medical Care**

To measure the importance and use of health care benefits among retirees, a variety of health-related questions were included in the 2003 SRM. These questions addressed topics such as health status, disabilities, health care coverage, and use of available health services. An analysis of military disability compensation using the 2003 SRM dataset is reported by Buddin and Kapur (2005).

### ***Health Status***

As shown in Table 39, 43% of retirees said they were in very good health, 51% said their health was good, and 6% said their health was poor. Navy and Marine Corps retirees were more likely than retirees from the other Services to indicate their health was very good (47-50% vs. 38-43%). Retired officers were more likely than enlisted retirees to say they were in very good health (60% vs. 38%). Fewer retired officers than enlisted retirees indicated they were in poor health (3% vs. 7%). The more recent the cohort, the more likely retirees were to indicate they were in very good health (34% for 1971-1979; 42% for 1980-1989; 49% for 1990-2001). Retirees with a 60-70% or an 80-100% disability rating were less likely than retirees with a lower or no disability rating to indicate they were in very good health (12% and 8%, respectively, vs. 26-53%). Retirees with an 80-100% disability rating were more likely than retirees with a lower or no disability rating to state they were in poor health (32% vs. 3-19%). Non-minority retirees were more likely than minority retirees to indicate they were in very good health (45% vs. 36%), although minority and non-minority retirees were equally likely to state their health was poor (both 6%). Retirees under 65 were more likely than retirees 65 and over to declare they were in very good health (45% vs. 36%). Older retirees were slightly more likely than retirees under 65 to indicate they were in poor health (8% vs. 5%).

**Table 39.**

**Percentage of Retirees Who Indicated Current Health Status in 2002, by Demographic Characteristics**

<b>Category</b>	<b>Poor</b>	<b>Good</b>	<b>Very Good</b>
<i>Total</i>	6	51	43
<i>Branch of Service</i>			
Army	8	54	38
Navy	5	48	47
Marine Corps	5	45	50
Air Force	5	52	43
<i>Paygrade Group</i>			
Enlisted	7	55	38
Officers	3	38	60
<i>Retirement Cohort</i>			
1971-1979	9	57	34
1980-1989	7	51	42
1990-2001	4	48	49
<i>Disability Rating</i>			
None	3	44	53
0-20%	3	54	43
30-50%	7	67	26
60-70%	19	69	12
80-100%	32	60	8
<i>Race/Ethnicity</i>			
Minority	6	58	36
Non-Minority	6	49	45
<i>Age</i>			
Under 65 Years Old	5	50	45
65 Years Old or Older	8	56	36

2003 SRM Q96

Margin of error within  $\pm 3$

Overall, 61% of retirees said they did not have health problems or disabilities that limited or prevented their ability to work (Table 40). Army retirees were less likely than retirees from the other Services to indicate they had no disability limiting or preventing them from working (54% vs. 60-65%). Retired officers were more likely than enlisted retirees to indicate they had no disability limiting or preventing them from working (71% vs. 58%). The later the retirement cohort, the more likely retirees were to indicate they had no disability limiting or preventing their ability to work (50% for 1971-1979; 62% for 1980-1989; 68% for 1990-2001). The higher the disability rating, the more likely retirees were to state they had disabilities that limited or prevented their ability to work. For example, retirees with a 60-70% or 80-100% disability rating were less likely than retirees with a lower or no disability rating to indicate their work was

not limited by disability (15% and 6%, respectively, vs. 38-77%). Non-minorities were slightly more likely than minority retirees to say they had no disabilities affecting their ability to work (63% vs. 58%). Retirees under 65 were more likely than retirees 65 and over to say they had no such disabilities (64% vs. 53%).

Retirees were more likely to have a military-related than a non-military disability that adversely affected their employment (19% vs. 8%). Army and Marine Corps retirees were more likely than retirees from the other Services to say their disability was military-related (22-26% vs. both 16%). Retired officers were less likely than enlisted retirees to say their disability was military-related (13% vs. 21%). The higher their disability rating, the more likely retirees were to state their disability was military-related. For example, retirees with a 60-70% or 80-100% disability rating were more likely than retirees with an unknown or lower disability rating to indicate their ability to work was affected by a military-related disability (60% and 69%, respectively, vs. 5-40%). Retirees with no disability rating were more likely than retirees with a disability rating to indicate their work was affected by a non-military related disability (11% vs. 3-6%). More recent retirees were more likely to declare they had military-related disabilities affecting their work (22% vs. 16-18%), and they were less likely to indicate their work was affected by non-military-related disabilities (3% vs. 8-16%). Non-minority retirees were less likely than minority retirees to cite military-related disabilities (18% vs. 24%) and more likely to indicate they had non-military-related disabilities (9% vs. 5%). Retirees under 65 were more likely than retirees 65 and over to say they had military-related disabilities (21% vs. 14%) and less likely to cite non-military-related disabilities that affected their ability to work (5% vs. 15%).

Twelve percent of retirees indicated they had both a military- and a non-military-related disability that affected their ability to work. Retired officers were slightly less likely than enlisted retirees to declare they had both types of disabilities (9% vs. 12%). The more recent the cohort, the less likely retirees were to do so (18% for 1971-1979; 12% for 1980-1989; 7% for 1990-2001). Retirees with a disability rating of 30% or higher were more likely than retirees with no disability rating or a 0-20% disability rating to state they had both types of disabilities (19-22% vs. 7-13%). Retirees under 65 were less likely than retirees 65 and over to indicate both types of disabilities limited or prevented their working (10% vs. 18%).

Table 40.

*Percentage of Retirees Who Indicated Health Problem or Disability Limiting or Preventing Work, by Demographic Characteristics*

Category	No Disability Affecting Work	Yes, Military-Related	Yes, Non-Military-Related	Yes, Both Military- and Non-Military-Related
<i>Total</i>	61	19	8	12
<i>Branch of Service</i>				
Army	54	26	6	14
Navy	65	16	9	10
Marine Corps	60	22	7	11
Air Force	65	16	9	11
<i>Paygrade Group</i>				
Enlisted	58	21	8	12
Officers	71	13	7	9
<i>Retirement Cohort</i>				
1971-1979	50	16	16	18
1980-1989	62	18	8	12
1990-2001	68	22	3	7
<i>Disability Rating</i>				
None	77	5	11	7
0-20%	61	21	6	13
30-50%	38	40	4	19
60-70%	15	60	3	21
80-100%	6	69	3	22
<i>Race</i>				
Minority	58	24	5	13
Non-Minority	63	18	9	11
<i>Age</i>				
Under 65 Years Old	64	21	5	10
65 Years Old or Older	53	14	15	18

2003 SRM Q98

Margin of error within  $\pm 3$

The percentage of retirees who indicated they experienced any difficulty seeing ordinary newsprint, hearing normal conversation, walking without assistance, or lifting 10 pounds or more is shown in Table 41. Difficulties seeing (44%) and hearing (52%) were the most frequently mentioned difficulties. Fewer retirees indicated difficulty walking (26%) or lifting (23%). Army retirees were more likely than retirees from the other Services to state they had difficulty seeing (48% vs. 41-42%) and lifting (29% vs. 20-22%). Retirees from the Army and Marine Corps were more likely than those from the other Services to mention difficulty walking (31-28% vs. 23-24%). Retired officers were less likely than enlisted retirees to declare they had difficulty seeing (35% vs. 46%), walking (21% vs. 28%), and lifting (16% vs. 25%). The later the retirement cohort, the less likely retirees were to indicate they had difficulty walking (35% for 1971-1979; 26% for 1980-1989; 21% for 1990-2001). Retirees in the 1980-1989 cohort were less likely than retirees in earlier or later cohorts to indicate they had difficulty seeing (41% vs. both 45%). Retirees in the 1990-2001 cohort were less likely than retirees in the other cohorts to indicate they had difficulty hearing (47% vs. 53-57%). Retirees in the 1971-1979 cohort were more likely to have difficulty lifting (30% vs. 19-23%). Retirees with a 60-70% or an 80-100% disability rating were more likely than retirees with an unknown or lower disability rating to indicate they had difficulty seeing (59% and 61%, respectively, vs. 38-52%), walking (59% and 70%, respectively, vs. 17-40%), and lifting (58% and 69%, respectively, vs. 13-36%). Retirees with a 60-70% disability rating were more likely than other retirees to say they had difficulty hearing (65% vs. 46-60%). Non-minority retirees were less likely than minority retirees to indicate difficulty seeing (41% vs. 50%) and lifting (21% vs. 28%) but more likely to cite difficulty hearing (55% vs. 41%). Retirees under 65 were less likely than retirees 65 and over to indicate difficulty hearing (49% vs. 58%), walking (24% vs. 33%), and lifting (22% vs. 28%).

**Table 41.*****Percentage of Retirees Who Indicated Difficulty Performing Daily Activities, by Demographic Characteristics***

<b>Category</b>	<b>Difficulty Seeing Newsprint</b>	<b>Difficulty Hearing Normal Conversation</b>	<b>Difficulty Walking Without Assistance</b>	<b>Difficulty Lifting 10 Pounds or More</b>
<i>Total</i>	44	52	26	23
<i>Branch of Service</i>				
Army	48	55	31	29
Navy	42	50	23	20
Marine Corps	41	54	28	22
Air Force	42	50	24	21
<i>Paygrade Group</i>				
Enlisted	46	51	28	25
Officers	35	52	21	16
<i>Retirement Cohort</i>				
1971-1979	45	57	35	30
1980-1989	41	53	26	23
1990-2001	45	47	21	19
<i>Disability Rating</i>				
None	38	46	17	13
0-20%	45	55	24	20
30-50%	52	59	40	36
60-70%	59	65	59	58
80-100%	61	60	70	69
<i>Race/Ethnicity</i>				
Minority	50	41	28	28
Non-Minority	41	55	26	21
<i>Age</i>				
Under 65 Years Old	44	49	24	22
65 Years Old or Older	44	58	33	28

2003 SRM Q95a-95d

Margin of error within  $\pm 3$

### ***Combat-Related Injuries and Disabilities***

The 2003 SRM included several questions related to retirees' combat-related injuries and disabilities. For example, retirees were asked whether they had been awarded the Purple Heart medal for injuries due to enemy action during hostilities. As shown in Table 42, 4% of retirees were awarded the Purple Heart. Army and Marine Corps retirees were more likely than retirees from the other Services to say they had been awarded a Purple Heart (8-9% vs. both 1%). Retirees in the 1990-2001 cohort were less likely than those from earlier cohorts to indicate they had been awarded a Purple Heart (1% vs. 5-6%). Retirees with an 80-100% disability rating were more likely than other retirees to indicate they had been awarded a Purple Heart (12% vs. 3-7%). Retirees under 65 were less likely than retirees 65 and over to state they had received a Purple Heart (3% vs. 6%).

**Table 42.*****Percentage of Retirees Who Received Purple Heart, by Demographic Characteristics***

<b>Category</b>	<b>Awarded Purple Heart</b>
<i>Total</i>	4
<i>Branch of Service</i>	
Army	8
Navy	1
Marine Corps	9
Air Force	1
<i>Paygrade Group</i>	
Enlisted	3
Officers	5
<i>Retirement Cohort</i>	
1971-1979	6
1980-1989	5
1990-2001	1
<i>Disability Rating</i>	
None	3
0-20%	3
30-50%	5
60-70%	7
80-100%	12
<i>Race/Ethnicity</i>	
Minority	4
Non-Minority	4
<i>Age</i>	
Under 65 Years Old	3
65 Years Old or Older	6
2003 SRM Q72	Margin of error within $\pm 2$



About half (49%) of retirees were likely to indicate they had received a VA disability rating (Table 43). Army retirees were more likely than retirees from the other Services to declare they had a VA disability rating (60% vs. 38-47%). Retired officers were less likely than enlisted retirees to indicate they had such a rating (46% vs. 50%). The later the retirement cohort, the more likely retirees were to state they had a disability rating (44% for 1971-1979; 47% for 1980-1990; 53% for 1990-2001). Non-minority retirees were less likely than minority retirees to declare they had received a VA disability rating (46% vs. 58%). Retirees under 65 were more likely than retirees 65 and over to indicate they had such a rating (50% vs. 44%).

**Table 43.**

***Percentage of Retirees Receiving Veterans Administration (VA) Disability Ratings, by Demographic Characteristics***

Category	Received VA Disability Rating
<i>Total</i>	49
<i>Branch of Service</i>	
Army	60
Navy	38
Marine Corps	45
Air Force	47
<i>Paygrade Group</i>	
Enlisted	50
Officers	46
<i>Retirement Cohort</i>	
1971-1979	44
1980-1989	47
1990-2001	53
<i>Race/Ethnicity</i>	
Minority	58
Non-Minority	46
<i>Age</i>	
Under 65 Years Old	50
65 Years Old or Older	44

2003 SRM Q74

Margin of error within  $\pm 2$

*Note.* Disability rating is not shown in this table to avoid redundancy.

As shown in Table 44, 43% of retirees indicated they received disability compensation from the VA. Army retirees were more likely than retirees from the other Services to state they received disability compensation (55% vs. 33-41%). Retired officers were less likely than enlisted retirees to indicate they received such compensation (40% vs. 44%). The later the retirement cohort, the more likely retirees were to declare they received disability compensation (37% for 1971-1979; 42% for 1980-1989; 48% for 1990-2001). Nearly all retirees with a VA disability rating indicated they received compensation (95-99%), compared to 1% of those who had no disability rating. Non-minority retirees were less likely than minority retirees to indicate they received disability compensation (40% vs. 51%). Conversely, retirees under 65 were more likely than retirees 65 and over to say they received such compensation (45% vs. 37%).

**Table 44.**

*Percentage of Retirees Who Received Disability Rating Compensation, by Demographic Characteristics*

Category	Percent Receiving Compensation
<i>Total</i>	43
<i>Branch of Service</i>	
Army	55
Navy	33
Marine Corps	40
Air Force	41
<i>Paygrade Group</i>	
Enlisted	44
Officers	40
<i>Retirement Cohort</i>	
1971-1979	37
1980-1989	42
1990-2001	48
<i>Disability Rating</i>	
None	1 <sup>a</sup>
0-20%	95
30-50%	97
60-70%	98
80-100%	99
<i>Race/Ethnicity</i>	
Minority	51
Non-Minority	40
<i>Age</i>	
Under 65 Years Old	45
65 Years Old or Older	37

2003 SRM Q75

Margin of error within  $\pm 2$

<sup>a</sup> One percent of retirees in the sample did not have a disability rating when they were selected for the sample, but received a new VA disability rating and VA compensation before taking the survey.

Retirees with a VA disability rating were asked if any part of their disability was combat related, and 26% indicated it was. As shown in Table 45, Army and Marine Corps retirees were more likely than those from the other Services to indicate they had combat-related disabilities (37-34% vs. both 18%). Retirees in the 1990-2001 cohort were less likely than retirees in other cohorts to indicate their disabilities were combat related (18% vs. 31-36%). Retirees with a 60-70% or an 80-100% disability rating were more likely than other retirees to cite a combat-related disability (41% and 48%, respectively, vs. 16-28%). Retirees under 65 were less likely than retirees 65 and older to declare they had a combat-related disability (24% vs. 35%).

**Table 45.**

***Percentage of Disabled Retirees With Combat-Related Disability Rating, by Demographic Characteristics***

<b>Category</b>	<b>Combat-Related Disability</b>
<i>Total</i>	26
<i>Branch of Service</i>	
Army	37
Navy	18
Marine Corps	34
Air Force	18
<i>Paygrade Group</i>	
Enlisted	26
Officers	27
<i>Retirement Cohort</i>	
1971-1979	36
1980-1989	31
1990-2001	18
<i>Disability Rating</i>	
None	21
0-20%	16
30-50%	28
60-70%	41
80-100%	48
<i>Race/Ethnicity</i>	
Minority	27
Non-Minority	25
<i>Age</i>	
Under 65 Years Old	24
65 Years Old or Older	35
2003 SRM Q77	Margin of error within $\pm 4$

Retirees with a VA disability rating who indicated they had a combat-related disability were asked to describe the cause of their largest combat-related disability (Table 46). Among those retirees, 39% indicated their disability was the result of armed conflict, 23% said it was due to hazardous service, 23% stated it resulted from duty under conditions simulating war, and 15% said it was from an instrumentality of war (i.e., war-related equipment or vehicles). Army and Marine Corps retirees were more likely than retirees from the other Services to indicate their largest combat-related disability was due to armed conflict (46-52% vs. 24-29%). Retired officers were more likely than enlisted retirees to indicate their disability was a result of armed conflict (44% vs. 37%) or hazardous service (28% vs. 22%) and less likely to cite duty under conditions simulating war as causes of their disability (17% vs. 25%). Retirees in the 1990-2001 retirement cohort were less likely than other retirees to indicate their largest combat-related disability was due to armed conflict (25% vs. both 46%) and more likely to mention duty under conditions simulating war (39% vs. 14-17%).

Retirees with a 0-20% disability rating were less likely than other retirees to indicate their largest combat-related disability was due to armed conflict (30% vs. 38-49%). Non-minority retirees were more likely than minority retirees to indicate their largest combat-related disabilities occurred during the performance of duty under conditions simulating war (30% vs. 21%). Retirees under 65 were less likely than retirees 65 and older to mention their largest combat-related disability was the result of armed conflict (36% vs. 45%) and more likely to say such disabilities were due to duty during conditions simulating war (27% vs. 14%).

Table 46.

*Percentage of Retirees With Combat-Related Disability Who Indicated Source of Largest Combat-Related Disability, by Demographic Characteristics*

Category	Armed Conflict	Hazardous Service	Duty Under Conditions Simulating War	Instrumentality of War
<i>Total</i>	39	23	23	15
<i>Branch of Service</i>				
Army	46	20	23	11
Navy	24	27	26	23
Marine Corps	52	18	18	13
Air Force	29	30	23	18
<i>Paygrade Group</i>				
Enlisted	37	22	25	16
Officers	44	28	17	12
<i>Retirement Cohort</i>				
1971-1979	46	22	14	18
1980-1989	46	23	17	14
1990-2001	25	25	39	12
<i>Disability Rating</i>				
None	45	23	23	10
0-20%	30	27	26	17
30-50%	38	24	25	14
60-70%	40	22	23	15
80-100%	49	19	17	15
<i>Race/Ethnicity</i>				
Minority	37	20	30	14
Non-Minority	40	25	21	15
<i>Age</i>				
Under 65 Years Old	36	23	27	14
65 Years Old or Older	45	24	14	16

2003 SRM Q78

Margin of error within  $\pm 8$

## ***Health Benefits and Services***

### ***Insurance Coverage***

A series of questions on the 2003 SRM addressed retirees' health care coverage and the use and cost of health care services. The percentages of retirees who were enrolled in various TRICARE programs and insurance plans are shown in Table 47. Among TRICARE programs, retirees were more likely to indicate they were enrolled in TRICARE Prime (33%), TRICARE Standard (28%), or TRICARE for Life (25%) than in TRICARE Retiree Dental (14%), TRICARE Dental and Other Insurance (4%), TRICARE Plus (2%), TRICARE Prime Remote (1%), or TRICARE Extra (1%). Among other health insurance plans, retirees were more likely to declare they were enrolled in Medicare (28%), an HMO/PPO (27%), a group health insurance plan (23%), or a supplemental health insurance plan (11%) than in an individual health insurance plan (5%), Medicaid (3%), a single health insurance plan (also 3%), or another type of health insurance plan (4%). Less than 1% of retirees said they participated in a student health care plan.

Air Force retirees were more likely than retirees from the other Services to indicate they were enrolled in TRICARE for Life (29% vs. 21-23%) and Medicare (32% vs. 23-26%). Retired officers were more likely than enlisted retirees to state they were enrolled in TRICARE for Life (33% vs. 22%), Medicare (32% vs. 26%), a supplemental health insurance plan (21% vs. 8%), or TRICARE Retiree Dental (17% vs. 13%). Retired officers were less likely than enlisted retirees to indicate they participated in TRICARE Prime (29% vs. 34%).

The later the retirement cohort, the more likely retirees were to indicate enrollment in TRICARE Prime (13% for 1971-1979; 30% for 1980-1989; 47% for 1990-2001). Conversely, the more recent the cohort, the less likely retirees were to indicate they were enrolled in TRICARE for Life (64% for 1971-1979, 19% for 1980-1989, and 3% for 1990-2001) or Medicare (70% for 1971-1979, 21% for 1980-1989, and 3% for 1990-2001). Retirees in the 1980-1989 and 1990-2001 cohorts were more likely than retirees in the 1971-1979 cohort to state they were enrolled in an HMO/PPO (both 31% vs. 16%) or a group health insurance plan (24-28% vs. 17%). Retirees in the 1990-2001 cohort were more likely than other retirees to indicate they participated in TRICARE Retiree Dental (17% vs. 10-12%). Retirees in the 1971-1979 cohort were less likely than retirees in the other cohorts to be enrolled in TRICARE Standard (18% vs. 31-33%), and they were more likely to be enrolled in Medicaid (8% vs. 1-3%).

Retirees with an 80-100% disability rating and those with no disability rating were less likely than other retirees to state they were enrolled in TRICARE Prime (28-30% vs. 34-37%). Retirees with this disability rating were also more likely than other retirees to mention participation in Medicare (47% vs. 22-30%). They were less likely, however, to say they were enrolled in an HMO/PPO (14% vs. 19-29%), a group health insurance plan (14% vs. 19-26%), or a supplemental plan (7% vs. 9-12%).

Non-minority retirees were less likely than minority retirees to declare they were enrolled in TRICARE Prime (30% vs. 41%), an HMO/PPO (26% vs. 31%), or an individual health care plan (4% vs. 8%). They were more likely to say they participated in TRICARE Standard (29% vs. 24%), TRICARE for Life (27% vs. 17%), Medicare (29% vs. 22%), or a supplemental plan (12% vs. 7%).

**Table 47.**  
**Percentage of Retirees Enrolled in TRICARE and Other Health Insurance Programs, by Demographic Characteristics**

Program	Total	Branch of Service			Paygrade group			Retirement Cohort		
		Army	Navy	Marine Corps	Air Force	Enlisted	Officers	1971-1979	1980-1989	1990-2001
TRICARE Programs										
TRICARE Prime	33	34	33	31	31	34	29	13	30	47
TRICARE Standard	28	27	31	30	27	28	29	18	33	31
TRICARE For Life	25	23	21	23	29	22	33	64	19	3
TRICARE Retiree Dental	14	14	14	15	13	13	17	10	12	17
TRICARE Dental	4	4	3	4	3	4	3	3	3	4
TRICARE Plus	2	2	2	1	2	2	1	2	1	1
TRICARE Prime Remote	1	1	0	1	0	1	0	1	0	0
TRICARE Extra	1	1	1	1	1	1	1	1	1	1
Health Insurance Coverage										
Medicare	28	26	23	24	32	26	32	70	21	3
HMO/PPO	27	24	30	27	27	27	25	16	31	31
Group	23	22	24	24	24	24	23	17	28	24
Supplemental	11	10	11	11	11	8	21	13	11	10
Individual	5	6	5	5	4	5	3	4	5	5
Medicaid	3	4	2	3	3	4	2	8	3	1
Single	3	4	4	3	3	4	2	2	4	4
Student Plan	0	0	0	1	0	0	0	0	0	0
Other	4	4	3	5	4	4	4	4	4	4
2003 SRM Q87a-87h & 88a-88i Margin of error within ±3										

2003 SRM Q87a-87h & 88a-88i

Margin of error within ±3

Table 47.

*Percentage of Retirees Enrolled in TRICARE and Other Health Insurance Programs, by Demographic Characteristics*  
(Continued)

Program	Total	Disability Rating				Race/Ethnicity		Age		
		None	0-20%	30-50%	60-70%	80-100%	Minority	Non-Minority	Under 65 Years Old or Older	
TRICARE Programs										
TRICARE Prime	33	30	37	37	34	28	41	30	41	8
TRICARE Standard	28	29	26	27	26	27	24	29	33	12
TRICARE For Life	25	27	21	21	25	27	17	27	7	80
TRICARE Retiree Dental	14	13	14	16	14	11	15	13	14	11
TRICARE Dental	4	3	4	4	4	4	5	3	4	3
TRICARE Plus	2	2	1	1	1	2	2	1	1	3
TRICARE Prime Remote	1	0	0	1	1	1	1	0	1	0
TRICARE Extra	1	1	1	1	1	2	1	1	1	1
Health Insurance Coverage										
Medicare	28	29	23	22	30	47	22	29	8	87
HMO/PPO	27	29	27	25	19	14	31	26	31	13
Group	23	24	26	22	19	14	23	24	27	13
Supplemental	11	12	10	9	9	7	7	12	10	14
Individual	5	5	4	5	4	4	8	4	5	4
Medicaid	3	3	2	3	4	6	4	3	1	9
Single	3	4	3	3	3	2	6	3	4	2
Student Plan	0	0	0	0	0	0	1	0	0	0
Other	4	4	4	4	5	7	4	4	4	4
2003 SRM Q87a-87h & 88a-88i										Margin of error within ±3



Retirees under 65 were much more likely than retirees 65 and over to state they were enrolled in TRICARE Prime (41% vs. 8%), TRICARE Standard (33% vs. 12%), an HMO/PPO (31% vs. 13%), group health insurance (27% vs. 13%), or TRICARE Retiree Dental (14% vs. 11%). Retirees 65 and over were much more likely than younger retirees to state they were enrolled in TRICARE for Life (80% vs. 7%), Medicare (87% vs. 8%), or Medicaid (9% vs. 1%).

Retirees were asked whether they had health insurance coverage in addition to military retiree benefits. Eleven percent of retirees reported having medical insurance paid by their spouse's employer, 27% had a self-financed private insurance program, and 8% had a self-financed military contract (Table 48). Retired officers were less likely than enlisted retirees to indicate they had a self-financed military contract (6% vs. 9%). Retirees in the 1971-1979 cohort were less likely than other retirees to indicate they were covered by their spouse's medical benefits (7% vs. 12-14%) or had a self-financed private insurance program (22% vs. 28-30%).

Retirees with an 80-100% disability rating were less likely than retirees with no disability rating or a lower disability rating to state they were covered by their spouse's medical benefits (7% vs. 11-12%). Retirees with a 60-70% or an 80-100% disability rating were less likely than other retirees to indicate they have self-financed private insurance (23% and 20%, respectively, vs. 27-28%). Non-minority retirees were less likely than minority retirees to indicate coverage through a self-financed military contract (7% vs. 11%). Retirees under 65 were more likely than retirees 65 and over to state they were covered by their spouse's medical benefits (13% vs. 5%) or self-financed private health insurance (29% vs. 20%).

**Table 48.**

**Percentage of Retirees Who Indicated Sources of Medical Coverage/Insurance in Addition to Military Retiree Benefits, by Demographic Characteristics**

Category	Spouse's Medical Benefits	Self-Financed Private Insurance	Self-Financed Military Contract
<i>Total</i>	11	27	8
<i>Branch of Service</i>			
Army	11	26	9
Navy	11	29	8
Marine Corps	13	25	9
Air Force	11	27	8
<i>Paygrade Group</i>			
Enlisted	12	26	9
Officers	11	28	6
<i>Retirement Cohort</i>			
1971-1979	7	22	9
1980-1989	12	30	9
1990-2001	14	28	8
<i>Disability Rating</i>			
None	12	28	8
0-20%	12	27	8
30-50%	11	27	9
60-70%	11	23	10
80-100%	7	20	12
<i>Race/Ethnicity</i>			
Minority	13	28	11
Non-Minority	11	26	7
<i>Age</i>			
Under 65 Years Old	13	29	9
65 Years Old or Older	5	20	8

2003 SRM Q90a-90c

Margin of error within  $\pm 3$

A large majority (81%) of military retirees indicated they were covered by one or more TRICARE programs (Table 49). Outside the TRICARE system, retirees might be covered by employer-provided insurance, a self-financed military contract, a self-financed private insurance plan, or a spouse's medical benefits. If a retiree indicated that he or she had insurance coverage from any of these sources, then the retiree was counted as having other health insurance coverage (67%). If a retiree had no health benefits from either TRICARE or non-TRICARE sources, then the retiree was counted as uninsured (4%).

Officers were more likely than enlisted retirees to indicate enrollment in both TRICARE and other health insurance programs (63% vs. 48%). Enlisted retirees were more likely to indicate enrollment in TRICARE only (31% vs. 23%), other health insurance only (16% vs. 13%), or to be uninsured (5% vs. 1%). Earlier cohorts were more likely to indicate enrollment in both TRICARE and other health insurance (74% for 1971-1979, 50% for 1980-1989, 38% for 1990-2001) and less likely to be in TRICARE only (11% for 1971-1979, 28% for 1980-1989, 42% for 1990-2001). Retirees with an 80-100% disability rating and retirees with no disability rating were more likely to indicate enrollment in both TRICARE and other health insurance (52-54% vs. 47-49%) and less likely to indicate enrollment in TRICARE only (23-27% vs. 31-34%).

**Table 49.**

***Percentage of Retirees Who Indicated Having Any TRICARE and/or Other Health Insurance Coverage, by Demographic Characteristics***

	TRICARE Only	TRICARE and Other Health Insurance	Other Health Insurance Only	Uninsured
<b>Total</b>	29	52	15	4
<b>Branch of Service</b>				
Army	31	50	14	5
Navy	31	49	16	4
Marine Corps	29	50	16	6
Air Force	27	55	15	3
<b>Paygrade Group</b>				
Enlisted	31	48	16	5
Officers	23	63	13	1
<b>Retirement Cohort</b>				
1971-1979	11	74	12	3
1980-1989	28	50	18	5
1990-2001	42	38	15	5
<b>Disability</b>				
None	27	54	16	3
0-20%	32	49	15	4
30-50%	34	47	13	6
60-70%	31	49	12	8
80-100%	23	52	14	11
<b>Race/Ethnicity</b>				
Minority	31	45	17	6
Non-Minority	29	53	14	4
<b>Age</b>				
Less Than 65 Years Old	37	41	17	5
65 Years Old or Older	6	84	10	1

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Margin of error within  $\pm 3$

## ***Use of Health Care***

Retirees were asked to indicate whether they had visited any of a variety of health care facilities for health reasons in 2002. They were also asked to indicate the number of times they had visited a doctor, nurse, dentist, or other medical professional and to indicate the number of nights (if any) they had spent in a medical facility during that year.

As shown in Table 50, 68% of retirees indicated they had visited a civilian medical facility for their own health reasons in 2002, more than the percent who indicated they had gone to a military facility (34%), VA clinic or hospital (26%), or Uniformed Services Health Plan facility (3%). Army retirees were more likely than those from the other Services to state they had visited a military facility (38% vs. 32%) or VA clinic/hospital (35% vs. 21-26%). Retired officers were more likely than enlisted retirees to indicate they had visited a civilian medical facility (78% vs. 65%) and less likely to indicate they had visited a VA clinic/hospital (18% vs. 29%). The later the retirement cohort, the more likely retirees were to indicate they had visited a military facility (26% for 1971-1979, 32% for 1980-1989, and 40% for 1990-2001). Retirees in the 1990-2001 cohort were less likely than retirees in other cohorts to indicate they visited a civilian medical facility (62% vs. 71-75%).

The higher their disability rating, the less likely retirees were to indicate they had visited a civilian medical facility (71% for those with no disability rating; 67% for 0-20%; 65% for 30-50%; 63% for 60-70%; 58% for 80-100%). Conversely, the higher their disability rating, the more likely retirees were to indicate they had visited a VA clinic/hospital (9% for those with no disability rating; 32% for 0-20%; 51% for 30-50%; 70% for 60-70%; 83% for 80-100%).

Non-minority retirees were more likely than minority retirees to indicate they had visited a civilian medical facility (72% vs. 57%) and less likely to report having visited a military facility (31% vs. 44%) or VA clinic/hospital (23% vs. 36%). Retirees under 65 were less likely than retirees 65 and over to indicate they had visited a civilian facility (65% vs. 78%) and more likely to say they had visited a military medical facility (36% vs. 28%).

Table 50 also shows that 65% of retirees were likely to say they had filled or refilled prescriptions at a civilian medical pharmacy in 2002. Half (50%) were likely to indicate they had done so at a military medical pharmacy, twice as many as were likely to say they had used a VA medical pharmacy (24%). Fewer retirees were likely to indicate they had used the TRICARE Mail Order Pharmacy (13%) or a military-contracted pharmacy (9%).

Army retirees were more likely than retirees from the other Services to indicate they had used a VA pharmacy to fill or refill prescriptions (32% vs. 19-23%). Retired officers were more likely than enlisted retirees to state they had filled or refilled prescriptions at a civilian pharmacy (71% vs. 63%) or the TRICARE Mail Order Pharmacy (18% vs. 12%) and less likely to indicate they had used a VA medical pharmacy (14% vs. 27%). Retirees in the 1990-2001 cohort were less likely than retirees in the other cohorts to indicate they had filled or refilled prescriptions at a civilian medical pharmacy (60% vs. 68-70%). Retirees in the 1971-1979 cohort were more likely than retirees in the other cohorts to indicate they used a VA pharmacy (29% vs. 21-24%), a military medical pharmacy (54% vs. 48-49%), and a military-contracted pharmacy (12% vs. 7-8%). Similarly, retirees in the 1990-2001 cohort were less likely to indicate they had filled or refilled prescriptions through the TRICARE Mail Order Pharmacy than retirees in the earlier cohorts (7% vs. 14-24%). Retirees with an 80-100% disability rating were less likely than other

retirees to declare they had filled or refilled prescriptions at a civilian medical pharmacy (56% vs. 61-67%). The higher their disability rating, the more likely retirees were to state they had used a VA medical pharmacy (8% for no rating; 27% for 0-20%; 45% for 30-50%; 65% for 60-70%; 80% for 80-100%). Non-minority retirees were more likely than minority retirees to indicate they had filled or refilled prescriptions at a civilian medical pharmacy (68% vs. 55%) or through the TRICARE Mail Order Pharmacy (14% vs. 9%). They were less likely than minority retirees to state they had done so at a military (47% vs. 57%) or VA (20% vs. 34%) medical pharmacy. Retirees under 65 were less likely than retirees 65 or over to indicate they had filled or refilled prescriptions at any type of medical pharmacy.

The likelihood that retirees indicated they had visited a doctor, nurse, or other medical professional in 2002 is also shown in Table 50. The majority (77%) of retirees were likely to state they had done so at a civilian medical facility. Fewer indicated they had visited a military medical facility (32%) or VA medical facility (28%). Seven percent of retirees indicated they had visited a medical professional at a military-contracted facility.

Army retirees were less likely than those from the other Services to indicate they had visited a medical professional at a civilian facility (73% vs. 77-79%) and more likely to indicate they had done so at a military (37% vs. 29-31%) or VA (37% vs. 22-27%) medical facility. Retired officers were more likely than enlisted retirees to indicate they had visited a medical professional at a civilian medical facility (86% vs. 74%) and less likely to say they had made such a visit at a VA medical facility (18% vs. 31%). Retirees in the 1990-2001 cohort were less likely than retirees in other cohorts to indicate they had visited a medical professional at a civilian medical facility (70% vs. 80-84%). The more recent the cohort, the more likely retirees were to state they had visited a medical professional at a military medical facility (38% vs. 24-30%). Retirees with an 80-100% disability rating were less likely than other retirees to indicate they had visited a medical professional at a civilian medical facility (66% vs. 71-79%). Retirees with no disability rating were less likely than other retirees to have visited a medical professional at a military medical facility (28% vs. 36-39%). As their VA disability rating increased, retirees were more likely to state they had visited a medical professional at a VA facility (9% for those with no disability; 33% for 0-20%; 52% for 30-50%; 72% for 60-70%; 85% for 80-100%). Non-minority retirees were more likely than minority retirees to state they had visited a medical professional at a civilian medical facility (80% vs. 66%) and less likely to indicate having done so at a military (29% vs. 42%), VA (24% vs. 38%), or military-contracted facility (6% vs. 9%). Retirees under 65 were less likely than those 65 and over to indicate they had visited a medical professional at a civilian (74% vs. 87%) or VA facility (27% vs. 31%) and more likely to state they had done so at a military medical facility (34% vs. 26%).

In addition to these findings, Table 50 shows results for retirees who indicated they spent at least one night at a medical facility during 2002. Less than one in three said they had done so, including 14% at a civilian facility, 4% each at a military or VA facility, and 1% at a military-contracted facility. Similarly, retirees with an 80-100% disability rating were more likely than retirees with a lower or no disability rating to indicate they had spent a night at a civilian facility (26% vs. 12-21%), military facility (10% vs. 3-6%), or a VA medical facility (24% vs. 1-12%). Non-minority retirees were less likely than minority retirees to indicate they had stayed a night at a military medical facility (3% vs. 6%). Retirees under 65 were half as likely as retirees 65 and over to indicate they had spent one or more nights at a civilian medical facility (12% vs. 23%).

Table 50.

## Percentage of Retirees Using Health-Related Services in 2002, by Demographic Characteristics

Program	Total	Branch of Service				Paygrade Group		Retirement Cohort		
		Army	Navy	Marine Corps		Enlisted	Officers	1971-1979	1980-1989	1990-2001
				Air Force						
Visited Medical Facilities for Own Health Reasons										
A civilian facility (e.g., doctor's office, civilian TRICARE contractor)	68	64	69	68	72	65	78	75	71	62
A military facility (e.g., military clinic or hospital)	34	38	32	32	32	34	34	26	32	40
A VA clinic/hospital	26	35	21	26	23	29	18	29	26	25
Uniformed Services Health Plan facility	3	3	3	2	3	3	3	3	3	3
Filled or Refilled Prescriptions										
Civilian medical pharmacy	65	62	65	66	67	63	71	70	68	60
Military medical pharmacy	50	51	48	45	51	50	51	54	49	48
VA medical pharmacy	24	32	19	23	20	27	14	29	24	21
TRICARE Mail Order Pharmacy	13	12	13	13	15	12	18	24	14	7
Military-contracted pharmacy	9	9	8	9	8	9	8	12	8	7
Visited Medical Professional										
Civilian medical facility	77	73	77	78	79	74	86	84	80	70
Military medical facility	32	37	30	29	31	33	31	24	30	38
VA medical facility	28	37	22	27	24	31	18	32	27	25
Military-contracted facility	7	8	7	6	6	7	5	6	7	7
Spent a Night in Medical Facility										
Civilian medical facility	14	15	13	13	15	15	12	23	16	9
Military medical facility	4	5	4	4	3	4	3	4	4	3
VA medical facility	4	5	3	3	3	4	1	5	4	3
Military-contracted facility	1	1	1	1	1	1	0	1	1	1
2003 SRM Q91a-91d, 99a-99e, 100a-100d, & 101a-101d Margin of error within ±4										

2003 SRM Q91a-91d, 99a-99e, 100a-100d, &amp; 101a-101d

Margin of error within ±4

Table 50.

Percentage of Retirees Using Health-Related Services in 2002, by Demographic Characteristics (Continued)

Program	Total	Disability Rating					Race/Ethnicity		Age	
		None	0-20%	30-50%	60-70%	80-100%	Minority	Non-Minority	Under 65 Years Old	65 Years Old or Older
Visited Medical Facilities for Own Health Reasons										
A civilian facility (e.g., doctor's office, civilian TRICARE contractor)	68	71	67	65	63	58	57	72	65	78
A military facility (e.g., military clinic or hospital)	34	30	37	41	42	38	44	31	36	28
A VA clinic/hospital	26	9	32	51	70	83	36	23	26	28
Uniformed Services Health Plan facility	3	3	3	3	3	3	4	2	3	3
Filled or Refilled Prescriptions										
Civilian medical pharmacy	65	67	64	62	61	56	55	68	63	70
Military medical pharmacy	50	47	54	56	52	49	57	47	47	60
VA medical pharmacy	24	8	27	45	65	80	34	20	23	27
TRICARE Mail Order Pharmacy	13	13	13	13	13	16	9	14	9	27
Military contracted pharmacy	9	8	8	10	12	12	11	8	8	13
Visited Medical Professional										
Civilian medical facility	77	79	76	73	71	66	66	80	74	87
Military medical facility	32	28	36	39	39	36	42	29	34	26
VA medical facility	28	9	33	52	72	85	38	24	27	31
Military contracted facility	7	6	7	9	10	10	9	6	7	5
Spent a Night in Medical Facility										
Civilian medical facility	14	13	12	16	21	26	13	15	12	23
Military medical facility	4	3	4	5	6	10	6	3	3	5
VA medical facility	4	1	3	5	12	24	5	3	3	4
Military contracted facility	1	1	1	1	1	2	1	1	1	1
2003 SRM Q91a-91d, 99a-99e, 100a-100d, & 101a-101d										
Margin of error within ±4										

Margin of error within ±4

2003 SRM Q91a-91d, 99a-99e, 100a-100d, &amp; 101a-101d

Retirees were asked if any family members were eligible for retiree medical benefits in 2002. As shown in Table 51, 58% of retirees were likely to indicate they had family members who were eligible to receive such benefits. Retired officers were more likely than enlisted retirees to indicate they had family members who were eligible for their medical benefits (63% vs. 56%). Similarly, non-minority retirees were more likely than minority retirees to say their family members were eligible (59% vs. 53%). Retirees under 65 were less likely than retirees 65 and over to state they had family members who were eligible for retiree medical benefits (56% vs. 63%).

**Table 51.**  
***Percentage of Retirees With Family Members Eligible for Military Health Benefits, by Demographic Characteristics***

<b>Category</b>	
<i>Total</i>	58
<i>Branch of Service</i>	
Army	56
Navy	58
Marine Corps	52
Air Force	59
<i>Paygrade Group</i>	
Enlisted	56
Officers	63
<i>Retirement Cohort</i>	
1971-1979	60
1980-1989	58
1990-2001	55
<i>Disability Rating</i>	
None	59
0-20%	57
30-50%	55
60-90%	53
Total (100%)	53
<i>Race/Ethnicity</i>	
Minority	53
Non-Minority	59
<i>Age</i>	
Under 65 Years Old	56
65 Years Old or Older	63

2003 SRM Q92

Margin of error within  $\pm 4$



## **Cost of Medical Care**

As shown in Table 52, retirees indicated their out-of-pocket costs for medical care averaged \$1,788 in 2002. Retired officers said they spent more than enlisted retirees on health care in 2002 (\$2,342 vs. \$1,622). Retirees in the 1990-2001 cohort said they spent less on average on medical care than other retirees (\$1,483 vs. \$2,004-\$2,094). Non-minority retirees indicated they spent more than minority retirees in out-of-pocket medical costs in 2002 (\$1,846 vs. \$1,531). Retirees under 65 stated their average medical costs were substantially lower than those of retirees 65 and over (\$1,684 vs. \$2,110).

**Table 52.**  
***Average Retiree Out-of-Pocket Costs for Medical Care in 2002, by Demographic Characteristics***

<b>Category</b>	<b>Average Total Expenses</b>
<i>Total</i>	\$1,788
<i>Branch of Service</i>	
Army	\$1,899
Navy	\$1,632
Marine Corps	\$1,930
Air Force	\$1,773
<i>Paygrade Group</i>	
Enlisted	\$1,622
Officers	\$2,342
<i>Retirement Cohort</i>	
1971-1979	\$2,004
1980-1989	\$2,094
1990-2001	\$1,483
<i>Disability Rating</i>	
None	\$1,757
0-20%	\$1,707
30-50%	\$1,897
60-70%	\$1,946
80-100%	\$1,948
<i>Race/Ethnicity</i>	
Minority	\$1,531
Non-Minority	\$1,846
<i>Age</i>	
Under 65 Years Old	\$1,684
65 Years Old or Older	\$2,110
2003 SRM Q94	Margin of error within ±\$390

## **Chapter 8: Standard of Living and Overall Satisfaction**

This chapter examines military retirees' satisfaction with various aspects of their lives. It discusses retirees' level of satisfaction with their current standard of living and their satisfaction with their military career.

### ***Standard of Living***

Table 53 summarizes how retirees rated their current standard of living compared to their standard of living when they were in the military. When asked to compare their current standard of living to their lifestyle before retiring from the military, 59% of retirees indicated their current standard of living was better than their standard of living while in the military. Thirteen percent of retirees reported their living standard had declined compared to their military experience, whereas 28% said their current and military standards of living were the same.

At least half of the retirees in each retirement cohort indicated their current standard of living was better. Air Force retirees were slightly more likely to indicate their current standard of living was better (62% vs. 55-59%). Enlisted retirees were slightly more likely than retired officers to indicate their current standard of living was worse (14% vs. 10%). The more recent the cohort, the less likely retirees were to agree that their standard of living was better (71% for 1971-1979; 60% for 1980-1989; 50% for 1990-2001). Retirees with a 30% disability rating or higher were more likely than retirees with no disability rating or a lesser disability rating to state their current living standard was worse (18-20% vs. 11-12%). Non-minority retirees were more likely than minority retirees to indicate their current standard was better (60% vs. 54%). Retirees 65 or older were more likely than younger retirees to indicate their standard of living had improved (67% vs. 56%).

**Table 53.*****Percentage of Retirees Comparing Current to Military Standard of Living, by Demographic Characteristics***

<b>Category</b>	<b>Current Standard Worse</b>	<b>Current Standard Same</b>	<b>Current Standard Better</b>
<i>Total</i>	13	28	59
<i>Branch of Service</i>			
Army	15	30	55
Navy	12	29	59
Marine Corps	13	29	58
Air Force	11	27	62
<i>Paygrade Group</i>			
Enlisted	14	27	59
Officers	10	32	58
<i>Retirement Cohort</i>			
1971-1979	6	23	71
1980-1989	11	28	60
1990-2001	18	32	50
<i>Disability Rating</i>			
None	11	27	63
0-20%	12	32	56
30-50%	18	30	52
60-70%	20	29	51
80-100%	18	28	54
<i>Race/Ethnicity</i>			
Minority	17	29	54
Non-Minority	12	28	60
<i>Age</i>			
Under 65 Years Old	15	29	56
65 Years Old or Older	6	27	67

2003 SRM Q1

Margin of error within  $\pm 3$

Findings on military retirees' perceptions of their economic standard of living compared to that of their non-military peers are presented in Table 54. Fifty percent of retirees indicated their economic standard was better than that of their civilian peers. One in five (20%) reported their economic standard was worse, and 30% said there was no difference. The more recent the cohort, the less likely retirees were to indicate their economic standard was better (58% for 1971-1979; 50% for 1980-1989; 44% for 1990-2001). Non-minority retirees were less likely than minority retirees to indicate their current standard was better than their civilian peers (47% vs. 58%). Retirees 65 or older were more likely than younger retirees to indicate their standard of living was better (61% vs. 46%).

**Table 54.**

***Percentage of Retirees Comparing Current Economic Standard to That of Civilian Peers, by Demographic Characteristics***

<b>Category</b>	<b>Worse</b>	<b>Same</b>	<b>Better</b>
<i>Total</i>	20	30	50
<i>Branch of Service</i>			
Army	20	30	50
Navy	20	30	50
Marine Corps	19	29	52
Air Force	20	30	49
<i>Paygrade Group</i>			
Enlisted	21	30	49
Officers	19	29	52
<i>Retirement Cohort</i>			
1971-1979	13	29	58
1980-1989	20	30	50
1990-2001	25	31	44
<i>Disability Rating</i>			
None	18	30	51
0-20%	20	30	50
30-50%	25	30	45
60-70%	27	28	46
80-100%	23	29	47
<i>Race/Ethnicity</i>			
Minority	15	27	58
Non-Minority	22	31	47
<i>Age</i>			
Under 65 Years Old	23	31	46
65 Years Old or Older	11	28	61

2003 SRM Q16

Margin of error within  $\pm 4$

### ***Satisfaction With Current Life and Military Service***

Retirees were asked to rate their satisfaction with their current civilian lives. Table 55 shows 81% indicated they were satisfied with their current civilian life. Retired officers were more likely than enlisted retirees to express satisfaction with their current life (88% vs. 79%, respectively). The more recent the cohort, the less likely retirees were to be satisfied with their current civilian lives (88% for 1971-1979; 83% for 1980-1989; 76% for 1990-2001). Retirees with a disability rating of 30% or higher were less likely than retirees with no disability rating or a 0-20% disability rating to indicate they were satisfied with their civilian lives (68-76% vs. 83-84%). Non-minorities were more likely than minority retirees to be satisfied (83% vs. 76%, respectively). Older retirees (90%) were more likely to express satisfaction with their post-retirement lives than younger retirees (78%).

Retirees were also asked to rate their current satisfaction with their military service. As shown in Table 55, 90% reported being satisfied with their military service. Retired officers were more likely than enlisted retirees to be satisfied with their service (94% vs. 89%). Retirees with an 80-100% disability rating were less likely than retirees with a lower or no disability rating to be satisfied with their military service (83% vs. 86-92%). Non-minorities were more likely than minority retirees to be satisfied (91% vs. 86%, respectively). Older retirees (93%) were more likely to express satisfaction with their military service than younger retirees (89%).

**Table 55.**

***Percentage of Retirees Who Indicated Satisfaction With Current Civilian Life and/or Military Service, by Demographic Characteristics***

<b>Category</b>	<b>Current Civilian Life</b>	<b>Military Service</b>
<i>Total</i>	81	90
<i>Branch of Service</i>		
Army	78	89
Navy	82	90
Marine Corps	79	92
Air Force	84	90
<i>Paygrade Group</i>		
Enlisted	79	89
Officers	88	94
<i>Retirement Cohort</i>		
1971-1979	88	91
1980-1989	83	90
1990-2001	76	89
<i>Disability Rating</i>		
None	84	92
0-20%	83	90
30-50%	76	87
60-70%	72	86
80-100%	68	83
<i>Race/Ethnicity</i>		
Minority	76	86
Non-Minority	83	91
<i>Age</i>		
Under 65 Years Old	78	89
65 Years Old or Older	90	93

2003 SRM Q2 & 3

Margin of error within  $\pm 3$

Retirees were asked to indicate their likelihood of recommending several career options to young women and men (e.g., join the active-duty military, join the Reserves, attend school, and/or work). The results of this question are summarized in Table 56. Except for attending a four-year college (89%), joining the active-duty military (82%) was the recommendation endorsed by the highest percentage of retirees. This finding is consistent with the high level of satisfaction among most retirees about their military careers. Marine Corps and Navy retirees were more likely than retirees from the other Services to recommend joining the active-duty military (86% and 84%, respectively, vs. 80-81%)

About half (54%) of retirees recommended young people join the Reserves. Air Force retirees were less likely than retirees from the other Services to recommend joining the Reserves (50% vs. 56-59%). Retirees in the 1990-2001 cohort were more likely than retirees in the other cohorts to recommend joining the Reserves (56% vs. both 52%). Minority retirees were more likely than non-minorities to recommend the Reserves to young people (59% vs. 53%). Younger retirees were also more likely to recommend joining the Reserves than older retirees (55% vs. 52%).

Eighty-nine percent of retirees indicated they would recommend young adults attend a four-year college. Air Force retirees were more likely than retirees from the other Services to recommend attending a four-year college (91% vs. 86-88%). Retired officers were more likely than enlisted retirees to recommend a four-year college (95% vs. 87%). Minority retirees were more likely than non-minorities to recommend attending a four-year college (91% vs. 88%).

Seventy-five percent indicated they were likely to recommend attending a trade school, and fewer were likely to recommend a full- or part-time job (55% and 34%, respectively). Among non-military careers, enlisted retirees were more likely than retired officers to recommend attending a vocational school (79% vs. 63%) and obtaining a full-time job (58% vs. 47%), whereas retired officers were more likely to recommend obtaining a part-time job (37% vs. 33%). Retirees in the 1990-2001 retirement cohort were more likely than retirees in earlier cohorts to recommend attending a trade school (77% vs. both 74%). Minority retirees were more likely than non-minorities to recommend obtaining a full-time job (60% vs. 54%) and attending a trade school (81% vs. 74%). Retirees 65 and over were less likely to recommend attending a trade school than younger retirees (71% vs. 77%).

**Table 56.*****Percentage of Retirees Who Would Recommend Different Careers to Youth, by Demographic Characteristics***

<b>Category</b>	<b>Join Active- Duty Military</b>	<b>Join Reserves</b>	<b>Four- Year College</b>	<b>Full-Time Job</b>	<b>Part-Time Job</b>	<b>Trade School</b>
<i>Total</i>	82	54	89	55	34	75
<i>Branch of Service</i>						
Army	80	57	88	58	35	77
Navy	84	56	88	56	34	76
Marine Corps	86	59	86	52	31	73
Air Force	81	50	91	54	34	74
<i>Paygrade Group</i>						
Enlisted	82	55	87	58	33	79
Officers	81	53	95	47	37	63
<i>Retirement Cohort</i>						
1971-1979	82	52	87	54	32	74
1980-1989	82	52	90	54	32	74
1990-2001	82	56	89	57	37	77
<i>Disability Rating</i>						
None	83	54	88	54	33	74
0-20%	81	55	90	55	35	76
30-50%	80	54	90	57	36	77
60-70%	76	55	88	58	37	79
80-100%	78	55	87	59	38	76
<i>Race/Ethnicity</i>						
Minority	82	59	91	60	36	81
Non-Minority	82	53	88	54	34	74
<i>Age</i>						
Under 65 Years Old	82	55	89	56	35	77
65 Years Old or Older	82	52	88	52	33	71

2003 SRM Q13a-13f

Margin of error within  $\pm 4$



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## **Appendix Survey Instrument**

# 2003 Survey of Retired Military

RCS # DD-P&R(AR) 1978  
Expiration Date: July 31, 2006  
DMDC Survey Number 03-0012



DEFENSE MANPOWER DATA CENTER  
ATTN: SURVEY PROCESSING ACTIVITY  
DATA RECOGNITION CORPORATION  
P.O. BOX 5720

## COMPLETION INSTRUCTIONS

- This is not a test, so take your time.
- Select answers you believe are most appropriate.
- Use a blue or black pen.
- Please PRINT where applicable.
- Place an "X" in the appropriate box or boxes.

RIGHT



WRONG



- To change an answer, completely black out the wrong answer and put an "X" in the correct box as shown below.

CORRECT ANSWER



INCORRECT ANSWER



- Do not make any marks outside of the response and write-in boxes.

## MAILING INSTRUCTIONS

- PLEASE RETURN YOUR COMPLETED SURVEY IN THE BUSINESS REPLY ENVELOPE. (If you misplaced the envelope, mail the survey to DMDC, c/o Data Recognition Corp., PO Box 5720, Hopkins, MN 55343.)
- IF YOU ARE RETURNING THE SURVEY FROM ANOTHER COUNTRY, BE SURE TO RETURN THE BUSINESS REPLY ENVELOPE ONLY THROUGH A U.S. GOVERNMENT MAIL ROOM OR POST OFFICE.
- FOREIGN POSTAL SYSTEMS WILL NOT DELIVER BUSINESS REPLY MAIL.

## PRIVACY NOTICE

In accordance with the Privacy Act of 1974 (Public Law 93-579), this notice informs you of the purpose of the survey and how the findings will be used. Please read it carefully.

**Authority:** 10 United States Code, Sections 136, 1782, and 2358.

**Principal Purpose:** Information collected in this survey will be used to assess the impact of military service and other factors on lifetime earnings. Reports will be provided to the Office of the Secretary of Defense and each Military Department. Some findings may be published by the Defense Manpower Data Center (DMDC) or in professional journals, or presented at conferences, symposia, and scientific meetings. In no case will the data be reported or used for identifiable individual(s).

**Routine Uses:** None.

**Disclosure:** Providing information on this survey is voluntary. There is no penalty if you choose not to respond. However, maximum participation is encouraged so that the data will be complete and representative. Your survey responses will be treated as confidential. Identifying information will be used only by persons engaged in, and for purposes of, the survey research.

## ABOUT THIS QUESTIONNAIRE

The Department of Defense needs career and income information to adequately assess the impact of military service and other factors on lifetime earnings. The survey is not intended to capture all aspects of your military and civilian careers; instead it builds a composite picture of post-retirement careers by surveying retirees who have retired over the past 32 years.

You have been selected at random to be part of a sample of people who represent retired military personnel. The only information used to sample individuals for this survey was demographic group membership defined by Military Service, rank (officer/enlisted), race/ethnicity (majority/minority), years since retirement, and VA disability status. Enough people were scientifically sampled for this survey so that valid conclusions can be made about military retirees' lifetime earnings. However, the validity of the survey results will be diminished if you do not fill out the survey. Please complete this survey as soon as possible.

If you have any questions about the purpose of this survey or how confidentiality will be maintained, you may contact the DMDC Survey Processing Center: Data Recognition Corporation, PO Box 5720, Hopkins, MN 55343. You may also contact the Survey Processing Center via electronic mail (email) at RetSurvey@osd.pentagon.mil or toll-free at 1-800-881-5307.

## Military Retirement

**First, we have some general questions about your retirement from the military.** (For each question below, please select the **ONE** best answer.)

- 1. Compared to just before you retired from the military, would you say that your standard of living is now . . .**

☐ A lot better  
☐ Better  
☐ About the same  
☐ Worse  
☐ A lot worse

- 2. In general, how satisfied are you with your civilian life currently?**

☐ Very satisfied  
☐ Satisfied  
☐ Neither satisfied nor dissatisfied  
☐ Dissatisfied  
☐ Very dissatisfied

- 3. In general, how do you currently feel about your military service?**

☐ Very satisfied  
☐ Satisfied  
☐ Neither satisfied nor dissatisfied  
☐ Dissatisfied  
☐ Very dissatisfied

- 4. How satisfied were you with your overall outprocessing/separation experience when you retired from the military?**

☐ Very satisfied  
☐ Satisfied  
☐ Neither satisfied nor dissatisfied  
☐ Dissatisfied  
☐ Very dissatisfied

- 5. In 1992, the Services began offering programs designed to assist Service members in making the transition to civilian life. Did you participate in a Service-provided Transition Assistance Program (TAP)?**

☐ Yes  
☐ No ⇒ **SKIP TO Question 9**  
☐ Not applicable; I left the Service before 1992 ⇒ **SKIP TO Question 9**

- 6. The following is a list of services often offered through the TAP. Which of these services did you use during your transition?** (Please mark **USED** or **NOT USED** for each item—a through d—below.)

	Not Used	Used
a. Pre-separation counseling . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
b. Department of Labor-sponsored seminar . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
c. Executive transition course . . . . .	<input type="checkbox"/>	<input type="checkbox"/>
d. VA benefits advice/assistance . . . . .	<input type="checkbox"/>	<input type="checkbox"/>

- 7. Did your spouse participate in any TAP-sponsored activities?**

☐ Yes  
☐ No  
☐ Not applicable; I was not married at the time

- 8. Overall, how satisfied are you with the transition assistance you received?**

☐ Very satisfied  
☐ Satisfied  
☐ Neither satisfied nor dissatisfied  
☐ Dissatisfied  
☐ Very dissatisfied

- 9. When you left the Service, how well prepared were you to enter the civilian job market?**

☐ Very well prepared  
☐ Well prepared  
☐ Neither well nor poorly prepared  
☐ Poorly prepared  
☐ Very poorly prepared  
☐ Not applicable; I was not interested in entering the civilian job market

- 10. When did you begin your transition processing?**

☐ Less than 3 months prior to retirement  
☐ 3-6 months prior to retirement  
☐ 7-12 months prior to retirement  
☐ 13-24 months prior to retirement  
☐ More than 24 months prior to retirement

- 11. To what extent do you agree with the following statements?**

	Strongly agree	Agree	Neither agree nor disagree	Disagree	Strongly disagree
a. The military allowed me enough time to prepare for my transition and job search . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. My chain of command was supportive when I began transition processing . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Officers were more likely than enlisted personnel to begin transition processing on time . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

◆ 12. How valuable was your military experience to your civilian, post-retirement job experience?

- ☐ Very valuable  
☐ Valuable  
☐ Not very valuable  
☐ Not at all valuable  
☐ Not applicable; I did not enter the job market after retiring

13. Suppose a youth came to you for advice. How likely is it that you would recommend . . . ?

	Very likely	Likely	Neither likely nor unlikely	Unlikely	Very unlikely
a. Joining a Military Service such as the Army, Navy, Marine Corps, Air Force, or Coast Guard . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Joining a Reserve component of the military such as the Army National Guard, Army Reserve, Naval Reserve, Marine Corps Reserve, Air National Guard, Air Force Reserve, or Coast Guard Reserve . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Attending a four-year college or university . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Getting a full-time job . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Getting a part-time job . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Attending a trade, technical, vocational, or community college . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

14. Overall, how much has being a military retiree helped or hindered your chances of finding and getting full-time employment?

- ☐ Helped very much  
☐ Helped somewhat  
☐ Neither helped nor hindered  
☐ Hindered somewhat  
☐ Hindered very much  
☐ Never sought full-time employment

15. Overall, how much has being a military retiree helped or hindered your chances of getting a wage or salary comparable to civilian peers?

- ☐ Helped very much  
☐ Helped somewhat  
☐ Neither helped nor hindered  
☐ Hindered somewhat  
☐ Hindered very much  
☐ Never sought full-time employment

16. How well are you doing economically as compared with others your age who did not have a military career (that is, who are not military retirees)?

- ☐ A lot better  
☐ Better  
☐ About the same  
☐ Worse  
☐ A lot worse  
☐ Don't know

17. How much influence did each of the following reasons have on your decision to retire from the military? (Please mark ONE answer for each retirement reason—a through x—below.)

	Does not apply or no influence	Little influence	Some influence	Fairly high influence	Very high influence
a. Had reached maximum age . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Had reached maximum total time in service for my grade . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Failed to be promoted . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Not accepted for reenlistment . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. Health/disability . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
f. Was involuntarily retired/selected for early retirement . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
g. Poor promotion possibilities in service . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
h. Better opportunity for advancement in civilian life . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
i. Possibility of undesirable assignments . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
j. Desire to start second career before becoming too old . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
k. Desire to settle in a particular location . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
l. Dissatisfied with military life . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
m. Needed more money than obtainable if I remained in service . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
n. No economic advantage in remaining on active duty . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
o. Family wanted me to retire . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
p. Had good civilian job offer . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
q. Downsizing . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
r. Pay and allowances . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
s. Continue my education . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
t. Overall job satisfaction . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

17. Continued.

Does not apply or no influence
Little influence
Some influence
Fairly high influence
Very high influence

- u. Dissatisfied with military leadership. . . . .
- v. Frequency of PCS moves . . . . .
- w. Time spent away from home . . . . .
- x. Limited spouse employment and career opportunities . . . . .

18. How important is each of the following in your decision to live at your current location? (Please mark ONE answer for each location characteristic—a through t—below.)

Does not apply or no importance
Little importance
Some importance
Fairly high importance
Very high importance

- a. Cost of living (food, housing, commuting) . . . . .
- b. Utility rates . . . . .
- c. Your employment opportunities . . . . .
- d. Spouse's employment opportunities . . . . .
- e. Opportunities for volunteer work . . . . .
- f. Convenient to major airport . . . . .
- g. Local public transportation . . . . .
- h. Educational opportunities . . . . .
- i. Convenient shopping . . . . .
- j. Cultural opportunities (museums, libraries, etc.) . . . . .
- k. Preferred place of worship . . . . .
- l. Close to civilian medical facilities . . . . .
- m. Recreational facilities . . . . .
- n. Close to family . . . . .
- o. Close to friends . . . . .
- p. Close to military medical care . . . . .
- q. Close to a base commissary or exchange . . . . .
- r. Climate . . . . .
- s. Owned a home in the area . . . . .
- t. Base was closed where I previously lived . . . . .

19. Since your retirement from the military, have you taken or are you planning to take any of the following actions? (Please mark ONE answer for each action—a through j—below.)

Definitely will not do
Probably will not do
Probably will do
Definitely will do
Have done

- a. Set up a savings/investment plan . . . . .
- b. Get a job near a retirement location . . . . .
- c. Move to a retirement home or community . . . . .
- d. Start estate planning . . . . .
- e. Retrain for new employment . . . . .
- f. Start or return to college . . . . .
- g. Make a will or living trust . . . . .
- h. Live with family and/or relatives . . . . .
- i. Sell home and relocate . . . . .
- j. Join a veteran's association . . . . .

20. Which ONE of the following best describes your major activity right after you retired from military service? (If more than one apply, select the ONE answer that applies the most to your situation. A full-time job is defined as working 35 hours a week or more, including self-employment.)

- ☐ Working full-time (include self-employed)
- ☐ Working part-time (include self-employed)
- ☐ Working part-time, but looking for full-time work
- ☐ Not working, but looking for work
- ☐ Stayed home/took care of family
- ☐ Took a break/vacation
- ☐ Permanently retired
- ☐ Going to school full-time
- ☐ Going to school part-time

21. How many full-time jobs with different employers have you had since retiring from military service? (To indicate no full-time job since retirement, enter "00.")

JOBS

## Your Employment Situation During 2002

22. In 2002, did you work at a job or business at any time, including temporary, part-time, or seasonal work—even for a few days? (Please mark ONE answer.)

- ☐ Yes, self-employed ⇒ **SKIP TO Question 27**  
☐ Yes, I was employed by someone else ⇒ **SKIP TO Question 27**  
☐ Yes, I was self-employed and employed by someone else ⇒ **SKIP TO Question 27**  
☐ No

23. In 2002, even though you did not work, did you spend any time trying to find a job or were you on layoff? (Please mark ONE answer.)

- ☐ Yes, tried to find a job  
☐ Yes, was on layoff  
☐ Yes, was on layoff and also tried to find a job  
☐ No ⇒ **SKIP TO Question 25**

24. In 2002, how many different weeks were you: (a) looking for work, or (b) on layoff from a job? (To indicate less than one week, enter "00.")

a. Number of weeks looked for work

WEEKS

b. Number of weeks on layoff

WEEKS

25. In 2002, which ONE of the following is the MAIN REASON that you did not work or did not look for work?

- ☐ Disabled or ill, and unable to work  
☐ Retired  
☐ Taking care of home or family  
☐ Going to school  
☐ Could not find work  
☐ Did not need to work  
☐ Another reason (specify below)

Please print

26. In what month and year did you last work for pay? (If you never accepted employment, enter the month and year you retired from the military.)

MONTH/YEAR

After completing Question 26, SKIP TO Question 45 ON PAGE 8.

27. In 2002, how many weeks did you work—even for a few hours? (Include paid vacation and sick leave as work. Please give your best estimate.)

WEEKS

28. During the weeks that you worked in 2002, how many hours did you usually work per week?

HOURS

29. In 2002, were there one or more weeks in which you worked less than 35 hours? (Exclude time off with pay because of holidays, vacation, days off, or sickness.)

- ☐ Yes  
☐ No ⇒ **SKIP TO Question 32**

30. In 2002, how many weeks did you work less than 35 hours?

WEEKS

31. In 2002, which ONE of the following is the MAIN REASON you worked less than 35 hours per week? (Please mark ONE answer.)

- ☐ Could not find a full-time job  
☐ Slack work or material shortage  
☐ Wanted to work part-time  
☐ Was only able to work part-time  
☐ Other reason

32. In 2002, what was your principal employment? (By principal employment, we mean your longest primary job in 2002. Please mark ONE answer.)

- ☐ An employee of a PRIVATE/PUBLIC company, business or individual, working for wages, salary or commission  
☐ An employee of a PRIVATE NOT-FOR-PROFIT, tax-exempt, or charitable organization  
☐ A FEDERAL government employee  
☐ A STATE government employee  
☐ A LOCAL government employee (e.g., county, city, town)  
☐ Self-employed in OWN business, professional practice, or farm  
☐ Working WITHOUT PAY in family business or farm

33. In 2002, counting all locations where this employer operates, what is the total number of persons who worked for this employer?

- ☐ 1 to 9  
☐ 10 to 24  
☐ 25 to 99  
☐ 100 to 499  
☐ 500 to 999  
☐ 1,000 or more



34. In 2002, what kind of business or industry was your principal employment? (Describe the activity at the location where you were employed. For example: hospital, newspaper publishing, mail order house, auto repair shop, bank. Do not provide the name of the company.)

Please print

35. In 2002, what kind of work were you doing on your principal employment—that is, what was your occupation? (For example: registered nurse, personnel manager, supervisor of order department, auto mechanic, accountant.)

Please print.

36. In 2002, what were your most important activities or duties at your principal employment? (For example: patient care, directing hiring policies, supervising order clerks, repairing automobiles, reconciling financial records.)

Please print.

37. In 2002, was your salary or wage from your principal employer based on working full-time? (If SELF-EMPLOYED for 35 or more hours a week, please answer "Yes.")

- ☐ Yes  
☐ No

38. In 2002, how much did you earn, including bonuses and overtime pay, from your principal employer before taxes and deductions?

Write your salary or wage income in the boxes.

\$    ,    .00

39. In 2002, which of the following benefits did this employer provide? (Please mark YES or NO for each item—a through e—below.)

	Yes	No
a. Health insurance .....	<input type="checkbox"/>	<input type="checkbox"/>
b. Dental insurance .....	<input checked="" type="checkbox"/>	<input type="checkbox"/>
c. Pension .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Life and/or accident insurance .....	<input type="checkbox"/>	<input type="checkbox"/>
e. Disability insurance .....	<input type="checkbox"/>	<input type="checkbox"/>

40. In 2002, overall, how satisfied were you with your principal job?

- ☐ Very satisfied  
☐ Satisfied  
☐ Neither satisfied nor dissatisfied  
☐ Dissatisfied  
☐ Very dissatisfied

41. To the nearest year, how many years total have you been employed on this job with this employer? (To indicate less than six months, enter "00.")

YEARS

42. To what extent was your work on your principal job in 2002 related to your military training?

- ☐ Very related ⇒ **SKIP TO Question 45**  
☐ Somewhat related ⇒ **SKIP TO Question 45**  
☐ Very unrelated  
☐ Not at all related

43. Did any of the reasons listed below influence your decision to work in an area UNRELATED TO YOUR MILITARY TRAINING? (Please mark YES or NO for each item—a through h—below.)

	Yes	No
a. Pay, promotion opportunities .....	<input checked="" type="checkbox"/>	<input type="checkbox"/>
b. Working conditions (hours, environment) ....	<input type="checkbox"/>	<input type="checkbox"/>
c. Job location .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Change in career or professional interests. ...	<input type="checkbox"/>	<input type="checkbox"/>
e. Family-related reasons .....	<input type="checkbox"/>	<input type="checkbox"/>
f. No jobs available in primary field of interest .	<input type="checkbox"/>	<input type="checkbox"/>
g. No jobs available in field equivalent to my military training .....	<input type="checkbox"/>	<input type="checkbox"/>
h. Other reason .....	<input type="checkbox"/>	<input type="checkbox"/>

- ◆ 44. Which **ONE** reason represents your **MOST** important reason for working in an area outside of your military training?

- ☐ Pay, promotion opportunities  
☐ Working conditions (hours, environment)  
☐ Job location  
☐ Change in career or professional interests  
☐ Family-related reasons  
☐ No jobs available in primary field of interest  
☐ No jobs available in field equivalent to my military training  
☐ Other reason

45. At what age did you or do you plan to retire fully from civilian employment?

- ☐ Don't know  
☐ Never had civilian employment

AGE

### Family and Household Information

46. What is your current marital status?

- ☐ Never married ⇒ **SKIP TO Question 56**  
☐ Divorced ⇒ **SKIP TO Question 56**  
☐ Widowed ⇒ **SKIP TO Question 56**  
☐ Separated  
☐ Married

**Military service, with its frequent moves, has consequences for the career of a spouse. The next few questions are needed to assess the effects on a retiree's spouse's career. (Only consider your current spouse if remarried.)**

47. How many years of your military service were shared by your spouse (current spouse if remarried)? (To indicate less than one year, enter "00.")

SHARED YEARS

48. Overall, how much has your military career helped or hindered your spouse's career? (Please mark **ONE** answer.)

- ☐ Helped very much  
☐ Helped somewhat  
☐ Neither helped nor hindered  
☐ Hindered somewhat  
☐ Hindered very much  
☐ Not applicable; spouse never sought a career

49. How old was your spouse on her/his last birthday?

AGE

50. What is the highest level of education that your spouse has completed? (Please mark **ONE** answer.)

- ☐ Less than 12 years of school (no diploma)  
☐ GED or other high school equivalency certificate  
☐ High school diploma  
☐ Less than 2 years of college, but no college degree  
☐ 2-year college degree (AA/AS)  
☐ More than 2 years of college credits, but no 4-year college degree  
☐ 4-year college degree (BA/BS)  
☐ Some graduate school, but no graduate degree  
☐ Master's, doctoral, or professional school degree (MA/MS/PhD/MD/JD/DVM)

51. Which **ONE** of the following best describes your spouse's major activity during 2002? (Please mark **ONE** answer. A full-time job is defined as working 35 hours a week or more, including self-employment.)

- ☐ Working full-time (include self-employed)  
☐ Working part-time (include self-employed)  
☐ Working part-time, but looking for full-time  
☐ Not working, but looking for work  
☐ Not working and not looking for work  
☐ Going to school full-time  
☐ Going to school part-time  
☐ Taking care of home or family  
☐ Other

**Military service, with its frequent moves, also has consequences on the combined income of military retirees and their spouses. The next few questions ask about income for your spouse.**

52. How much did your spouse earn before taxes and deductions in 2002, including bonuses and overtime pay? (To indicate no salary or wage income earned by spouse, enter "0.")

Write your spouse's salary or wage income in the boxes. \$     ,     .00

53. In 2002, how much income did your spouse receive from the following sources: stocks or bonds, paid up life insurance, IRAs, savings, annuities, estate or trust payments, or rental income from property? (Please give your best estimate. To indicate no income from any of these sources, enter "0.")

Write the amount of income in the boxes. \$     ,     .00

54. In 2002, how much income did your spouse receive from all pensions including: civilian retirement pay, military retirement pay, social security, civil service, and other government pensions? (Please give your best estimate. To indicate no income from any of these sources, enter "0.")

Write the amount of pension income in the boxes.

\$    ,    .00

55. In 2002, how much income did your spouse receive from supplemental security income, unemployment insurance, civilian or military disability, worker's compensation, GI Bill, food stamps, Aid to Families with Dependent Children (AFDC) or welfare, and child support or alimony? (Please give your best estimate. To indicate no income from any of these sources, enter "0.")

Write the amount of income in the boxes.

\$    ,    .00

The next questions ask about your income. (Answer only for yourself.)

56. How much did you earn before taxes and deductions in 2002, including bonuses and overtime pay? (To indicate no salary or wage income, enter "0.")

Write your salary or wage income in the boxes.

\$    ,    .00

57. In 2002, how much income did you receive from the following sources: stocks or bonds, paid up life insurance, IRAs, savings, annuities, estate or trust payments, or rental income from property? (Please give your best estimate. To indicate no income from any of these sources, enter "0.")

Write the amount of income in the boxes.

\$    ,    .00

58. In 2002, how much income did you receive from all pensions including: civilian retirement pay, military retirement pay, social security, civil service, and other government pensions? (Please give your best estimate.)

Write the amount of pension income in the boxes.

\$    ,    .00

59. In 2002, how much income did you receive from supplemental security income, unemployment insurance, civilian or military disability, worker's compensation, GI Bill, food stamps, Aid to Families with Dependent Children (AFDC) or welfare, and child support or alimony? (Please give your best estimate. To indicate no income from any of these sources, enter "0.")

Write the amount of income in the boxes.

\$    ,    .00

### Use of Commissary and Exchange

**MILITARY COMMISSARY** refers to any Armed Services commissary store with a full line of groceries such as dairy products, fresh vegetables and meats, canned and packaged food items, etc.

60. About how many miles would you have to drive, one way, to the nearest military commissary from your residence? (To indicate less than one mile, enter "0.")

MILES

61. Do you and/or your family shop at military commissaries?

☐ Yes  
☐ No ⇒ **SKIP TO Question 65**

62. In an average month, how often do you and/or your family shop at military commissaries? (To indicate less than once per month, enter "0.")

TIMES PER MONTH

63. In an average month, approximately how much money do you and/or your family spend in military commissaries?

Write the amount spent each month in the boxes.

\$    ,    .00

64. On average, how much do you save, including sales tax, shopping at your commissary?

☐ None  
☐ Less than 10%  
☐ 10-19%  
☐ 20-29%  
☐ 30-39%  
☐ 40-49%  
☐ 50% or more

◆ 65. What single factor most discourages you from using the commissary?

- ☐ Not applicable; I regularly shop at the commissary
- ☐ Distance (location not convenient)
- ☐ Difficulty getting onto installation (gate access)
- ☐ Hours/days of operation (hours not convenient)
- ☐ Congested, crowded conditions (time spent in store)
- ☐ Product selection (limited variety/shelves not well stocked)
- ☐ Product quality (meat, produce, deli, bakery, etc.)
- ☐ Product prices (prices of grocery products)
- ☐ Customer service (employees not friendly/available)
- ☐ Parking (insufficient parking)
- ☐ Store brands
- ☐ Nationally advertised brands
- ☐ Store not attractive/clean
- ☐ Other (specify below)

Please print

**MILITARY EXCHANGE refers to any Armed Services exchange (PX, BX, NEX, MCX) which may consist of the Main Store, Gas Station/Garage, Food Court, Vending Machines, and Personal Services (Barber & Beauty Shop, Laundry & Dry Cleaning, Photo Finishing, Watch Repair, etc.).**

66. About how many miles would you have to drive, one way, to the nearest military exchange from your residence? (To indicate less than one mile, enter "0.")

MILES

67. Do you and/or your family shop at military exchanges?

- ☐ Yes
- ☐ No ⇒ **SKIP TO Question 71**

68. In an average month, how often do you and/or your family shop at military exchanges? (To indicate less than once per month, enter "0.")

TIMES PER MONTH

69. In an average month, approximately how much money do you and/or your family spend in military exchanges?

Write the amount spent each month in the boxes.

\$    ,    .00

70. On average, how much do you save, including sales tax, shopping at your exchange?

- ☐ None
- ☐ Less than 10%
- ☐ 10-19%
- ☐ 20-29%
- ☐ 30-39%
- ☐ 40-49%
- ☐ 50% or more

71. What single factor most discourages you from using the military exchange?

- ☐ Not applicable; I regularly shop at the exchange
- ☐ Distance (location not convenient)
- ☐ Difficulty getting onto installation (gate access)
- ☐ Hours/days of operation (hours not convenient)
- ☐ Congested, crowded conditions (time spent in store)
- ☐ Merchandise selection (limited variety/shelves not well stocked)
- ☐ Merchandise quality
- ☐ Prices
- ☐ Customer service (employees not friendly/available)
- ☐ Parking (insufficient parking)
- ☐ Store brands
- ☐ Nationally advertised brands
- ☐ Store not attractive/clean
- ☐ Other (specify below)

Please print

## Combat-Related Disabilities

*You may want to have your letter from the Department of Veterans Affairs (VA) describing your disability (i.e., reasons and level) available when answering questions 72-85. If you do not have a copy, please do your best to answer these items from memory.*

72. Were you ever awarded the Purple Heart Medal?

- ☐ Yes  
☐ No ⇒ **SKIP TO Question 74**

73. Did the VA attribute any level of disability to the injury for which you received the Purple Heart Medal?

- ☐ Yes  
☐ No

74. Do you have a disability rating from the VA?

- ☐ Yes  
☐ No ⇒ **SKIP TO Question 86**

75. Do you receive any compensation from the VA?

- ☐ Yes  
☐ No

76. Is your level of disability based on multiple determinations?

- ☐ Yes, 3 or more  
☐ Yes, 2  
☐ No, I have 1 disability determination

77. Using the information below, is your disability, or any part of it, combat related?

- ☐ Yes  
☐ No ⇒ **SKIP TO Question 86**

### DETERMINATIONS OF COMBAT-RELATEDNESS

**Direct Result of Armed Conflict**—refers to disease or injury incurred in the line of duty as a direct result of armed conflict. Armed conflict includes war, expedition, occupation of hostile area, battle, skirmish, raid, invasion, rebellion, guerilla action, riot, or other action in which Service members are engaged with a hostile nation, faction, force, or terrorists. Armed conflict also includes incidents while a POW or held against your will by a hostile or belligerent force.

**While Engaged in Hazardous Service**—such duties include, but are not limited to aerial flight, parachute, demolition, experimental stress, and diving. Injury or disease must be a direct result of actions taken in performing such service.

**In the Performance of Duty Under Conditions Simulating War**—covers disabilities resulting from military training such as war games, practice alerts, tactical exercises, airborne operations, leadership reaction courses, live-fire weapons training, hand-to-hand combat training, rappelling, and negotiation of combat confidence and obstacle courses. This does NOT include physical training activities, such as calisthenics and jogging or formation running and supervised sports.

**Instrumentality of War**—covers disabilities incurred due to a hazard or risk of the Service involving an instrumentality of war defined as a vehicle, vessel, or device designed primarily for military service. Such disabilities can be incurred during any period of service as a result of such diverse causes as wounds caused by military weapon, accidents involving a military combat vehicle, injury or sickness caused by fumes, gases, or explosion of military ordinance, vehicles, or material.

78. What category of combat-relatedness best describes your largest combat-related disability?

- ☐ Direct Result of Armed Conflict  
☐ While Engaged in Hazardous Service  
☐ In the Performance of Duty Under Conditions Simulating War  
☐ Instrumentality of War

79. What percent disability did the VA attribute to this reason?

- |                              |  |
|------------------------------|--|
| <input type="checkbox"/> 0%  | <input type="checkbox"/> 60%           |
| <input type="checkbox"/> 10% | <input type="checkbox"/> 70%           |
| <input type="checkbox"/> 20% | <input type="checkbox"/> 80%           |
| <input type="checkbox"/> 30% | <input type="checkbox"/> 90%           |
| <input type="checkbox"/> 40% | <input type="checkbox"/> Total or 100% |
| <input type="checkbox"/> 50% |  |

80. Do you have any other combat-related disabilities?

- ☐ Yes  
☐ No ⇒ **SKIP TO Question 86**

81. What category of combat-relatedness best describes your second largest combat-related disability?

- ☐ Direct Result of Armed Conflict  
☐ While Engaged in Hazardous Service  
☐ In the Performance of Duty Under Conditions Simulating War  
☐ Instrumentality of War

◆ 82. What percent disability did the VA attribute to this reason?

- |                              |  |
|------------------------------|--|
| <input type="checkbox"/> 0%  | <input type="checkbox"/> 60%           |
| <input type="checkbox"/> 10% | <input type="checkbox"/> 70%           |
| <input type="checkbox"/> 20% | <input type="checkbox"/> 80%           |
| <input type="checkbox"/> 30% | <input type="checkbox"/> 90%           |
| <input type="checkbox"/> 40% | <input type="checkbox"/> Total or 100% |
| <input type="checkbox"/> 50% |  |

83. Do you have any other combat-related disabilities?

- ☐ Yes  
☐ No ⇒ **SKIP TO Question 86**

84. What category of combat-relatedness best describes your **third largest** combat-related disability?

- ☐ Direct Result of Armed Conflict  
☐ While Engaged in Hazardous Service  
☐ In the Performance of Duty Under Conditions Simulating War  
☐ Instrumentality of War

85. What percent disability did the VA attribute to this reason?

- |                              |  |
|------------------------------|--|
| <input type="checkbox"/> 0%  | <input type="checkbox"/> 60%           |
| <input type="checkbox"/> 10% | <input type="checkbox"/> 70%           |
| <input type="checkbox"/> 20% | <input type="checkbox"/> 80%           |
| <input type="checkbox"/> 30% | <input type="checkbox"/> 90%           |
| <input type="checkbox"/> 40% | <input type="checkbox"/> Total or 100% |
| <input type="checkbox"/> 50% |  |

### Use and Cost of Medical Services

86. About how many miles would you have to drive, one way, to the nearest military hospital from your residence? (To indicate less than one mile, enter "0.")

MILES

87. In 2002, were you enrolled in any of the following TRICARE programs? (Please mark YES or NO for each item—a through h—below.)

	Yes	No
a. TRICARE Standard .....	<input type="checkbox"/>	<input type="checkbox"/>
b. TRICARE Extra .....	<input type="checkbox"/>	<input type="checkbox"/>
c. TRICARE Prime .....	<input type="checkbox"/>	<input type="checkbox"/>
d. TRICARE Prime Remote .....	<input type="checkbox"/>	<input type="checkbox"/>
e. TRICARE Plus .....	<input type="checkbox"/>	<input type="checkbox"/>
f. TRICARE Dental Program .....	<input type="checkbox"/>	<input type="checkbox"/>
g. TRICARE Retiree Dental Program .....	<input type="checkbox"/>	<input type="checkbox"/>
h. TRICARE For Life .....	<input type="checkbox"/>	<input type="checkbox"/>

88. In 2002, did you have any of the following types of health insurance coverage? (Please mark YES or NO for each item—a through i—below.)

	Yes	No
a. HMO/PPO .....	<input type="checkbox"/>	<input type="checkbox"/>
b. Single .....	<input type="checkbox"/>	<input type="checkbox"/>
c. Group .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Individual .....	<input type="checkbox"/>	<input type="checkbox"/>
e. Medicare .....	<input type="checkbox"/>	<input type="checkbox"/>
f. Supplemental .....	<input type="checkbox"/>	<input type="checkbox"/>
g. Medicaid .....	<input type="checkbox"/>	<input type="checkbox"/>
h. Student plan .....	<input type="checkbox"/>	<input type="checkbox"/>
i. Other (specify below) .....	<input type="checkbox"/>	<input type="checkbox"/>

Please print.

89. In 2002, did you use TRICARE to pay for any medical care?

- ☐ Yes  
☐ No

90. In 2002, in addition to military retiree benefits, did you have any medical insurance/coverage paid by ... ? (Please mark YES or NO for each item—a through c—below.)

	Yes	No
a. Spouse's employer .....	<input type="checkbox"/>	<input type="checkbox"/>
b. Yourself, private .....	<input type="checkbox"/>	<input type="checkbox"/>
c. Yourself, military-contract .....	<input type="checkbox"/>	<input type="checkbox"/>

91. In 2002, did you visit any of the following for your own health reasons? (Please mark YES or NO for each item—a through d—below.)

	Yes	No
a. A military facility (i.e., military clinic, military hospital) .....	<input type="checkbox"/>	<input type="checkbox"/>
b. A civilian facility (i.e., doctor's office, clinic, hospital, civilian TRICARE contractor) .....	<input type="checkbox"/>	<input type="checkbox"/>
c. Uniformed Services Family Health Plan facility (USFHP) .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Veterans Affairs (VA) clinic or hospital.....	<input type="checkbox"/>	<input type="checkbox"/>

92. In 2002, were any of your family members eligible for retiree medical benefits?

- ☐ Yes  
☐ No ⇒ **SKIP TO Question 94**

93. In 2002, did other members of your family visit any of the following for health reasons? (Please mark YES or NO for each item—a through d—below.)

	Yes	No
a. A military facility (i.e., military clinic, military hospital) .....	<input type="checkbox"/>	<input type="checkbox"/>
b. A civilian facility (i.e., doctor's office, clinic, hospital, civilian TRICARE contractor) .....	<input type="checkbox"/>	<input type="checkbox"/>
c. Uniformed Services Family Health Plan facility (USFHP) .....	<input type="checkbox"/>	<input type="checkbox"/>
d. Veterans Affairs (VA) clinic or hospital.....	<input type="checkbox"/>	<input type="checkbox"/>

94. In 2002, how much "out-of-pocket" money did you and other family members who were eligible for retiree medical benefits spend on medical care (including medical appliances, pharmacy drugs, dental care, and medical insurance charges, etc.) that was not reimbursed by insurance? (To indicate no "out-of-pocket" cost, enter "0.")

Write the amount spent in 2002 in the boxes.

\$    ,    .00

Or, if you wish, you can write in a range here. The "out-of-pocket" cost was at least:

\$    ,    .00

but no more than:

\$    ,    .00

95. What is the USUAL degree of difficulty you have with each of the following:

	Unable to do	Severe difficulty	Moderate difficulty	Slight difficulty	No difficulty
a. SEEING words or letters in ordinary newsprint (with glasses/contact lenses if you usually wear them) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. HEARING what is normally said in conversation with another person (with hearing aid, if you usually wear one) .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. WALKING without assistance (human or mechanical) or using stairs .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. LIFTING or carrying something as heavy as 10 pounds, such as a bag of groceries .....	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

96. An important factor in evaluating a person's health insurance situation is that person's current health status. Would you say that your health in general is ... ?

- ☐ Excellent  
☐ Very good  
☐ Good  
☐ Fair  
☐ Poor

97. Did you ever leave, or retire from, a civilian job for health reasons?

- ☐ Yes  
☐ No

98. Do you have a health problem or disability which prevents you from working or limits your working ability (i.e., type or amount of work)?

- ☐ Yes, non-military-related  
☐ Yes, military-related  
☐ Yes, both military-related and non-military-related  
☐ No

99. During 2002, how many prescriptions did you fill or refill? (Please mark ONE answer for each type of pharmacy—a through e—below.)

25 prescriptions or more
19-24 prescriptions
13-18 prescriptions
7-12 prescriptions
4-6 prescriptions
1-3 prescriptions
Not used

- a. Military medical pharmacy ... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- b. Military contracted pharmacy. ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- c. VA medical pharmacy ..... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- d. Civilian medical pharmacy ... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- e. TRICARE Mail Order Pharmacy (TMOP) ..... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

100. During 2002, how many times did you visit with a doctor, nurse, or other medical professional (including dental)? (Please mark ONE answer for each type of facility—a through d—below.)

25 times or more
19-24 times
13-18 times
7-12 times
4-6 times
1-3 times
Not used

- a. Military medical facility ..... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- b. Military contracted facility .... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- c. VA medical facility ..... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- d. Civilian medical facility ..... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

101. During 2002, how many nights did you spend in a medical facility? (Please mark ONE answer for each type of facility—a through d—below.)

25 nights or more
19-24 nights
13-18 nights
7-12 nights
4-6 nights
1-3 nights
Not used

- a. Military medical facility ..... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- b. Military contracted facility .... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- c. VA medical facility ..... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐
- d. Civilian medical facility ..... ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐

102. Do you believe that the Armed Forces promised you free lifetime medical care?

- ☐ Yes
- ☐ Yes, but only on a "space available" basis
- ☐ No

## Questions About You

103. What is the ZIP code for your present place of residence?

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	ZIP CODE
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------

104. Are you ... ?

- ☐ Male
- ☐ Female

105. Are you Spanish/Hispanic/Latino?

- ☐ No, not Spanish/Hispanic/Latino
- ☐ Yes, Mexican, Mexican-American, Chicano, Puerto Rican, Cuban, or other Spanish/Hispanic/Latino

106. What is your race? (Mark one or more races to indicate what you consider yourself to be.)

- ☐ White
- ☐ Black or African-American
- ☐ American Indian or Alaska Native
- ☐ Asian (e.g., Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese)
- ☐ Native Hawaiian or other Pacific Islander (e.g., Samoan, Guamanian or Chamorro)

107. How much education did you have when you: (a) entered the military; (b) retired from the military; and (c) received this survey? (Please mark the ONE best answer for each time frame.)

	(c) When you received this survey	(b) When you retired	(a) When you entered the military
--	-----------------------------------	----------------------	-----------------------------------

- |  |                          |                          |                          |
|--|--------------------------|--------------------------|--------------------------|
| Less than 12 years of school (no diploma) ..                             | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| GED or other high school equivalency certificate .....                   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| High school diploma .....  | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Less than 2 years of college, but no college degree .....                | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 2-year college degree (AA/AS) .....                                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| More than 2 years of college credits, but no 4-year college degree ..... | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| 4-year college degree (BA/BS) .....                                      | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Some graduate school, but no graduate degree .....                       | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Master's, doctoral, or professional degree (MA/MS/PhD/MD/JD/DVM) .....   | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |



**108. Do you rent or own your current residence?**

- ☐ Rent  
☐ Own, purchased while in the military  
☐ Own, purchased after leaving military  
☐ Rent lot, own home  
☐ Other

**109. Are you currently enrolled in any type of job-related training or schooling?**

- ☐ Yes, enrolled full-time  
☐ Yes, enrolled part-time  
☐ No, not enrolled

**110. In what year did you retire from the military?**

Y  Y  Y  Y YEAR

**111. What was your paygrade on the day before your retirement?**

- |                              |                              |                              |                                       |
|------------------------------|------------------------------|------------------------------|---------------------------------------|
| <input type="checkbox"/> E-1 | <input type="checkbox"/> E-6 | <input type="checkbox"/> W-1 | <input type="checkbox"/> O-1/O-1E     |
| <input type="checkbox"/> E-2 | <input type="checkbox"/> E-7 | <input type="checkbox"/> W-2 | <input type="checkbox"/> O-2/O-2E     |
| <input type="checkbox"/> E-3 | <input type="checkbox"/> E-8 | <input type="checkbox"/> W-3 | <input type="checkbox"/> O-3/O-3E     |
| <input type="checkbox"/> E-4 | <input type="checkbox"/> E-9 | <input type="checkbox"/> W-4 | <input type="checkbox"/> O-4          |
| <input type="checkbox"/> E-5 |                              | <input type="checkbox"/> W-5 | <input type="checkbox"/> O-5          |
|                              |                              |                              | <input type="checkbox"/> O-6 or above |

**112. In what Service were you when you retired from the military?**

- ☐ Army  
☐ Navy  
☐ Marine Corps  
☐ Air Force

**113. How many years of active-duty service did you complete?**

YEARS

**114. How old were you on January 1, 2002?**

YEARS OLD

For the next questions, the definition of "child or children" or "other legal dependents" includes anyone in your family, except your spouse, who has or is eligible to have a Uniformed Services identification card (military dependent ID card) or is eligible for military health care benefits and is enrolled in the Defense Enrollment Eligibility Reporting System (DEERS).

**115. Do you have a child, children, or other legal dependents based on the definition above?**

- ☐ Yes  
☐ No ⇒ **SKIP TO Question 117**

**116. How many children or other legal dependents do you have in each age group? (Mark one answer in each row. To indicate none, enter "0." To indicate nine or more, enter "9.")**

AGE

- A. Under 12 years old . . .   
 B. 13-22 years old . . . . .   
 C. 23 years old or older. .

**117. Can you personally access the Internet from the following locations? (Please mark ONE answer for each location—a through c—below.)**

	Yes, anytime	Yes, most of the time	Yes, sometimes	No/not applicable
a. Your home . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Your workplace . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Another location (e.g., library, cyber café) . . . . .	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**118. In a typical week, how often do you access the Internet?**

- ☐ Never  
☐ Occasionally, but less than once per week  
☐ About once per week  
☐ Several times a week  
☐ About once a day  
☐ Several times a day

- ☐ Yes
- ☐ No

a. Obtaining news and information . . ☐ ☐ ☐ ☐ ☐ ☐

b. Carrying out research on products . ☐ ☐ ☐ ☐ ☐ ☐

c. Purchasing goods or services . . . ☐ ☐ ☐ ☐ ☐ ☐

d. Responding to polls or surveys . . ☐ ☐ ☐ ☐ ☐ ☐

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				5b. GRANT NUMBER	
				5c. PROGRAM ELEMENT NUMBER	
6. AUTHOR(S)				5d. PROJECT NUMBER	
				5e. TASK NUMBER	
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14. ABSTRACT Since the 1970s, the Department of Defense (DoD) has conducted periodic surveys of military retirees to obtain information on topics such as post-service activities, civilian work history, and use of retirement benefits. The 2003 Survey of Retired Military (SRM) was conducted to update previous findings by addressing many of these same issues. This report provides an overview of the results of the survey. The survey collected data on items grouped under several broad headings, including military retirement, employment situation in 2002, family and household information, use of commissary and exchange, combat-related disabilities, use and cost of medical services, and demographic information.					
15. SUBJECT TERMS Benefits, Career, Commissary/Exchange, Compensation, Demographic, Employer, Employment, Family, Health Care, Job Characteristics, Safety/Accidents/Injuries, Retirement					
16. SECURITY CLASSIFICATION OF:			17. LIMITATION OF ABSTRACT	18. NUMBER OF PAGES	19a. NAME OF RESPONSIBLE PERSON
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